August 14, 2003
CIRCULAR No. 043-2003

Mr.
General Manager

<u>Reference</u>: Technology Consults

Mr. General Manager:

We have received multiple technology consults from banks regarding the operational performance of the Information Transmittal System and the submission of Atoms, BAN Tables and FTP connection (via modem). We kindly request that these consults would be managed within your internal information management areas prior to their submission to our e-mail address <u>controldegestion@superbancos.gob.pa</u>.

An analysis of the nature of the technology consults received revealed that they should be resolved within the bank's information management area.

Once the internal resources of the bank are exhausted and a solution is not attained, the consults may be addressed in a centralized manner by the bank's Compliance Officer to the Management Control Unit of the Superintendency of Banks.

The Superintendency of Banks reiterates the Bank's need to appoint personnel assigned to manage the previously mentioned subjects, who comply with a baseline of specific qualifications for the purpose of guaranteeing the appropriate functioning of the Information Transmittal System of the Superintendency of Banks. These qualifications are listed at Annex 1 of this circular.

Likewise, we reiterate that the Atoms Submission section of our web page www.superbancos.gob.pa provides guidance regarding the most frequent technical consults received.

Furthermore, it is of great importance that banks maintain support personnel available at all times to manage these matters whenever eventualities arise.

Sincerely,

Delia Cárdenas
Superintendent

ANNEX 1

Qualifications for Information Management Technicians

1. Experience with Operative Systems Win 2000, Win XP, Win98 or Win NT depending on the bank's current configuration.
2. Experience with Office 2000 Pro for the installation and use of the Data Entry utilized in the composition of atoms.
3. Experience with Internet protocols performance such as HTTP and SMTP.
4. Experience with communications equipment such as Firewall, Router and Switches.
5. Experience with the Management of Mail, Users and Data Base Accounts.
6. Experience with the Management of Encryption Utilities.
7. Experience with the use of Internet.
8. Experience with the construction of text files (ASCII) with separators.
9. Minimum two years experience with Applications Development in order to include among responsibilities the adequate operative performance of the Information Transmittal System in:

   - Structure of Atoms
   - Structure of BAN Tables
   - Structure of SB Tables
   - Validation of Data Structure
   - Functional Validations
   - Transmittal Program
   - Updating Processes from Internet for Functional Pre-validation, Documentation and Interpretation of Atom and BAN Table status.