



March 6, 2017
Circular N° SBP-DPC-FACT-0030-2017

General Manager

Subject: E-learning course on *Preventing the Misuse of Banking Services*

Dear General Manager:

In the interest of strengthening awareness and implementation of the standards for the prevention of money laundering and the financing of terrorism as required by Article 47 of Law 23 dated 27 April 2015 and Article 15 of Rule 5 dated 26 May 2015, we wish to inform you that the Superintendency has prepared an e-learning course. The purpose of this course is to reaffirm the information on the existing regulations and the responsibilities of new regulated entities (finance, leasing and factoring companies) on the prevention of money laundering.

Due to the relevance of the subject, we request all company members, including the Board of Directors, Top Management, Compliance Officers, Auditors, and Officers of the Business, Operations, and Customer Service Departments and branch offices, take the course before April 30, 2017.

This module will be available on the Homepage of our website under “**Módulo e-learning Prevención contra el Blanqueo de Activos**” (in Spanish).

Should you have any questions or need further assistance with this new tool, please feel free to contact us at 506-7979 or via email moodle@superbancos.gob.pa

We are sure you will find this new tool very useful.

Best regards,

Ricardo G. Fernandez D.
Superintendent

PC/pw