

Reporting Entity
Digital Information
Transfer System
User Manual
V.1.0

Table of Contents

1. System Implementation	2
2. Submit an Account Registration Application	2
3. Password creation	6
4. Login	8
5. Forgot password.....	9
6. General functionality.....	10

The purpose of this Manual is to make the different screens that appear during the information administration process received through the Reporting Entity Digital Information Transfer System (TIDSO, for its acronym in Spanish) easier to use.

1. System Implementation

a) Hardware requirement:

The user must have:

- Windows 7 (minimum)
- 4 GB RAM
- Intel Celeron

b) Software requirement:

The user must have:

- Google Chrome, FireFox, Opera or Safari
- Browser with html5 compatibility
- For a mobile phone: iPhone 7 or higher (Safari); Android 6.1 or higher (Chrome)

2. Submit an Account Registration Application

- 2.1. To start your registration on the Reporting Entity Digital Information Transfer System (TIDSO) it is necessary to access the Superintendency of Banks of Panama's website: www.superbancos.gob.pa.
- 2.2. Immediately afterwards, choose the "Register" option. *(see Image 1)*

Cédula:
Ingresar su cédula

Contraseña:
Ingresar su contraseña

¿Olvidaste tu contraseña? Da Click aquí.

Registrarse

Inicia sesión

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Image 1

- 2.3. In this tab you will find a document with the terms and conditions of the services that will be agreed on with the Client. The user must read and agree to the Terms and Conditions of the Service, choose “I have read and accept the Terms and conditions of use” and click on the “Next” box. This is required to continue with the account registration request. (See Image 2)

Términos y Condiciones

El uso y suministro de la información proporcionada, a este sitio web, queda sujeto al manejo responsable de los usuarios y autorizo a la Superintendencia de Bancos de Panamá a usarlo para monitoreo y supervisión en materia de Prevención de Blanqueo de Capitales, Financiamiento del Terrorismo y Financiamiento de la Proliferación de Armas de Destrucción Masiva, bajo estricta confidencialidad y amparado por la Ley No.23 del 27 de abril de 2015 y el Acuerdo 4 2014 (modificado por el Acuerdo No. 010-2017 de 21 de noviembre de 2017), por el cual se actualizan los criterios aplicables para la imposición de sanciones por mora en la presentación de información requerida por esta Superintendencia.

La clave o contraseña proporcionada por este sitio web es de estricto uso personal por parte del usuario, quien tendrá la responsabilidad de custodiar su clave o contraseña, a fin de garantizar la seguridad y manejo de la información suministrada.

He leído y acepto los términos y condiciones de uso Siguiente

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Image 2

- 2.4. A window will be opened as showed below. You should choose your ID card or passport. (See Image 3)



Image 3

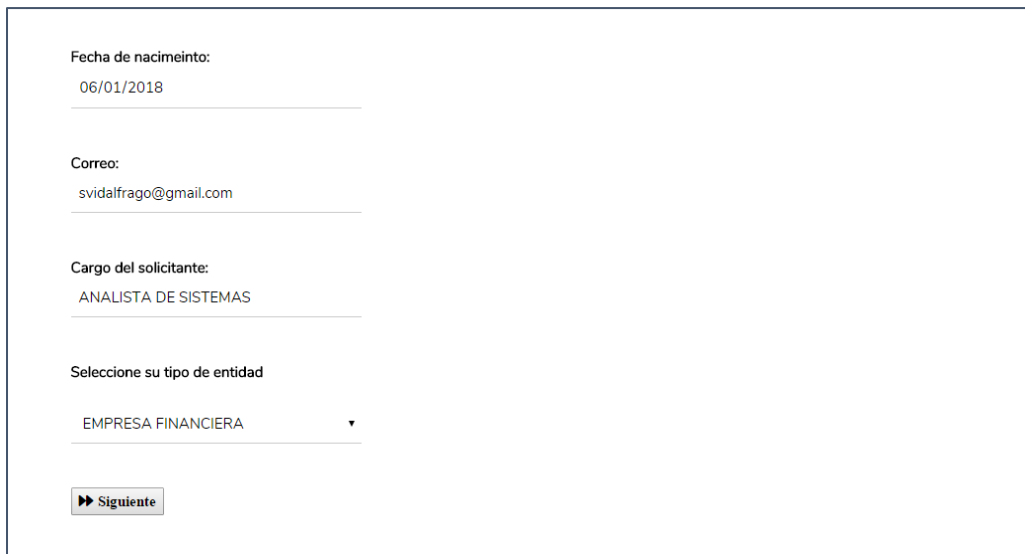
- 2.5. The system displays the fields the client to be registered must fill in with the information required. (See Images 4 and 5)

The image shows a registration form titled 'TIDSO' with the SBP logo. The form contains the following fields:

- Fecha de nacimiento: 06/01/2018
- Correo: svidalfrago@gmail.com
- Cargo del solicitante: ANALISTA DE SISTEMAS
- Seleccione su tipo de entidad: EMPRESA FINANCIERA (dropdown menu)

At the bottom of the form is a button labeled '▶▶ Siguiente'.

Image 4



Fecha de nacimiento:
06/01/2018

Correo:
svidalfrago@gmail.com

Cargo del solicitante:
ANALISTA DE SISTEMAS

Seleccione su tipo de entidad
EMPRESA FINANCIERA

▶▶ Siguiete

Image 5

It is necessary to insert a valid e-mail address, since a confirmation message will be sent to activate the account.

When the data is inserted, click on the "Submit registration application" icon. (See Image 6)



SBP Superintendencia de Bancos de Panamá

TIDSO Transferecia de Información Digital de los Sujetos Obligados

Nombre: luisa
Apellido: matos
Cédula: 3-123-456
Telefono: 5237910
Nacionalidad: panameña
Correo: svidal@superbancos.gob.pa
Fecha de Nacimiento: 1980-03-02
Cargo del Solicitante: ingeniero
Tipo de Entidad: EMPRESA FINANCIERA
Seleccione su Entidad Correspondiente: (FACILITO) CORPORACION NACIONAL DE CREDITOS Y COBROS, S.A.

Enviar Solicitud de Registro

Image 6

The next step will be the analysis of your application by the Superintendency of Banks' Administrator, and should it be approved, the system will send a notification to the e-

mail address registered by the applicant user to continue with the account activation process.

In the body of the e-mail, there will be a hyperlink with direct access to the Information Transfer System (TIDSO). A temporary username and password will be assigned by the system to finish the account activation process.

The link to access the system has a three business-day validity period. If the account registration process is not completed [in that time], the application will be automatically cancelled.

3. Password creation

- 3.1. Enter your e-mail account and choose the e-mail sent by the Superintendency of Banks. Check the contents of the e-mail and click on the link. (See Image 7)

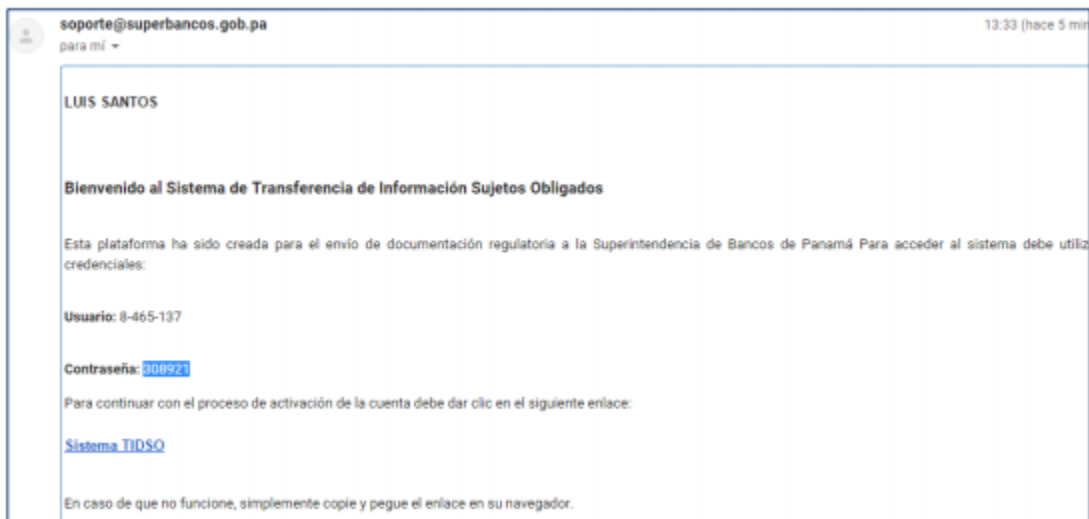


Image 7

- 3.2. The system will display a screen in which you should insert the username and password provided in the e-mail approving the Account activation. (See Image 8)

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TIDSO

Transferencia de Información Digital de los Sujetos Obligados

Cédula:
8-465-137

Contraseña:

[¿Olvidaste tu contraseña? Da Click aquí.](#)

[Registrarse](#)

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Image 8

- 3.3. The system will open a window in which you should insert a single password (from 6 to 20 alphanumeric characters), defined by the applicant user. (See Image 9)
- 3.4. After inserting the information, click on the “Accept” button. (See Image 9)

SBP Superintendencia de Bancos de Panamá

TIDSO

Transferencia de Información Digital de los Sujetos Obligados

La contraseña debe estar formada entre 6-20 caracteres (solo letras y números)

Nueva Contraseña

Confirmar Nueva Contraseña

Las contraseñas si coinciden

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Image 9

4. Login

- 4.1. The user must insert his ID card number and the previously created password on the Login screen. (See Image 10)
- 4.2. Click on the “Log in” button. (See Image 10)



Image 10

- 4.3. The system will show the Portal’s main option menu and the Desktop to start using the system. (See Image 11)



Image 11

5. Forgot password

- 5.1. Should you forget your password, choose the password retrieve option located at the bottom of the login screen.
- 5.2. The system will show a window where you should choose the option “Forgot password,” insert the username with which you log onto the Portal and choose “Accept.” (See Image 12)



Cédula:
Ingrese su cédula

Contraseña:
Ingrese su contraseña

¿Olvidaste tu contraseña? Da Click aqui.

[Registrarse](#)

➔ Inicia sesión

Image 12

- 5.3. The system will show a message indicating that your password was retrieved and soon you will receive an e-mail to your user e-mail account.
- 5.4. Last, you must enter you e-mail account and check for the e-mail sent by the Superintendency of Banks of Panama to obtain a new password to access the Portal.

6. General functionality

6.1. Attach and submit documents:

To attach documents, choose the “Attach documents” icon. (See Image 13)



Image 13

- a) **Type of document:** Choose the type of the document you wish to attach and submit from the catalog. (See Image 14)



Image 14

- b) **Submittal Timeline:** Each of the attached documents must be submitted according to the specific timeline; therefore you must choose the relevant period from the catalog.



Image 15

- c) **Upload file:** Click on the "Choose file." button (See Image 16)



Image 16

Choose the file you want to upload from your computer. (See Image 17)

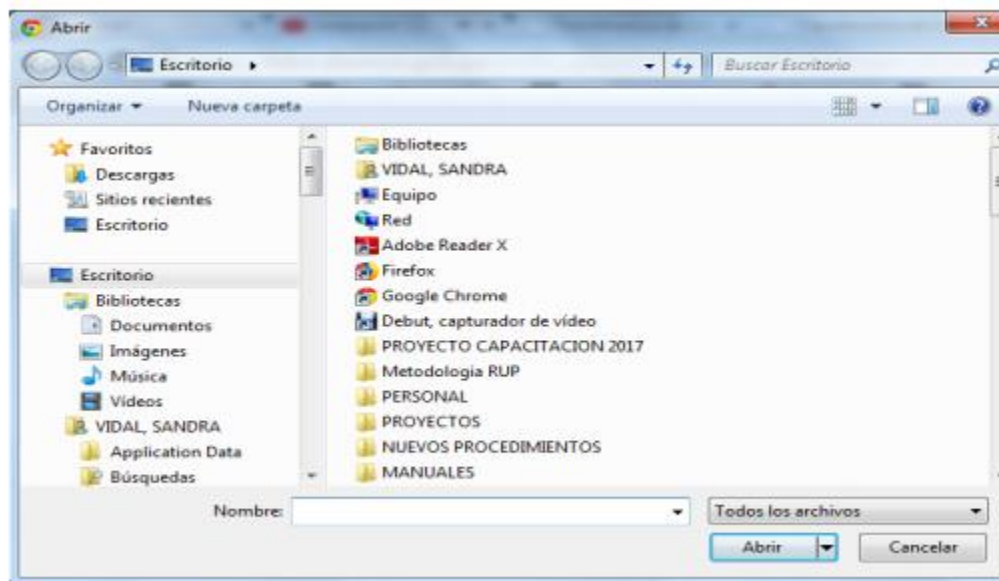


Image 17

The system only allows documents in PDF/Excel file format to be uploaded.

When uploading big files, we must wait the time necessary for upload.

Click on the “File upload” button. (See Image 18)



Image 18

The system will show a screen message indicating that the file was successfully uploaded. (See Image 19)

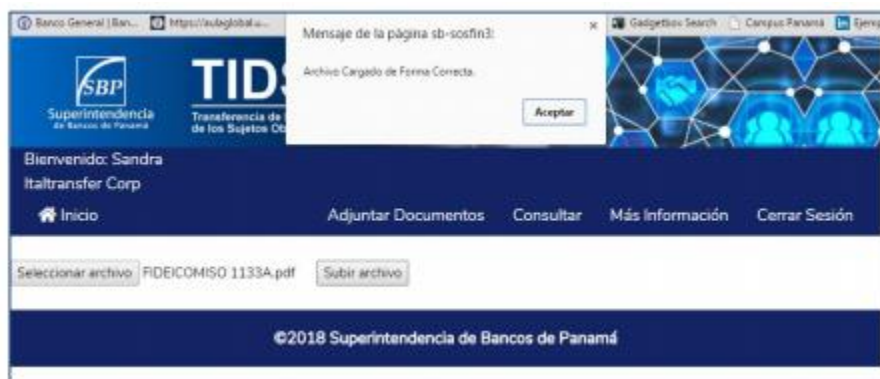


Image 19

6.2. Request information:

You will be able to request for information on the status of the files submitted to the Superintendency of Banks by choosing the “Consult” icon located on the homepage of the information transfer portal. (See Images 20 and 21)



Image 20

The screenshot shows the TIDSO (Transparencia de Información Digital de los Sujetos Obligados) interface. At the top, it displays the SBP logo and the user's name, Luis ALIADO FACTORING S.A. Below the header, there are navigation links: Inicio, Adjuntar Documentos, Consultar, Más Información, and Cerrar Sesión. The main content area shows a table of documents for ALIADO FACTORING S.A.

DOCUMENTO	TIPO DOCUMENTO	FECHA DE ENVIO	USUARIO	ESTATUS DOCUMENTO
FACT001-MFR-PRIMER SEMESTRE-V1-2019.zip	MATRIZ DE IDENTIFICACION DE FACTORES DE RIESGO	2018-11-16	Luis santos	PENDIENTE EVALUACIÓN
FACT001-MFR-SEGUNDO SEMESTRE-V2-2019.zip	MATRIZ DE IDENTIFICACION DE FACTORES DE RIESGO	2018-11-12	CARLOS ELIAS PINEDA	PENDIENTE EVALUACIÓN
FACT001-MPBC-ANUAL-V1-2019.zip	MANUAL PARA LA PREVENCIÓN DE BLANQUEO DE CAPITALES	2018-11-12	CARLOS ELIAS PINEDA	DOCUMENTO RECIBIDO
FACT001-EFA-ANUAL-V1-2019.zip	ESTADOS FINANCIEROS AUDITADOS	2018-11-12	CARLOS ELIAS PINEDA	DOCUMENTO RECIBIDO
FACT001-COSO-PRIMER SEMESTRE-V1-2019.zip	CUESTIONARIO DE AUTOEVALUACION	2018-11-12	CARLOS ELIAS PINEDA	DOCUMENTO RECIBIDO

Image 21