

April 13, 2021  
Circular N° SBP-DR-0054-2021

General Manager

Subject: Reporting System: Reporting Entity Digital  
Information Transfer System (TIDSO) –  
Banks holding Representation Licenses

Dear General Manager:

As a result of the work sessions of the Superintendency to improve its supervisory processes, the digital reporting was updated and modernized.

In connection with the above, the reporting system called “Reporting Entity Digital Information Transfer System” (TIDSO, for its acronym in Spanish) will be used for banks holding representation licenses to send the *Cuestionario Anual de Operaciones* (Annual Operations Questionnaire), which is attached hereto, in an automated, safe and effective manner.

In this regard, when logging in the TIDSO system, the following recommendations should be taken into consideration:

1. The system will be enabled for the submittal of the Annual Operations Questionnaire, with the information of 2020, as of April 15, 2021.
2. Access: TIDSO will be accessed through the Superintendency of Banks of Panama’s website. Banks will be able to access the system from the “*Entidades Supervisadas*” section with the code assigned to the entity and with the employees who have already been certified for access.

The registered user must access the “*Documentos Supervisión*” icon, in the “*Requerimientos de Cumplimiento*” (Compliance Requirements) module, where he/she will be able to see the document the entity has to send.

Additionally, we have enclosed to this circular, the Reporting Entity Digital Information Transfer System User’s Manual (in Spanish), which will allow the appropriate management and understanding of the system at the time of registration and handling of documents to be sent.

3. Each entity may register up to two (2) employees, who will be responsible for submitting the information required herein. Therefore, the bank must send through our e-mail address [soporte@superbancos.gob.pa](mailto:soporte@superbancos.gob.pa) by May 15, 2021, the name, ID card number and position of the persons that will be responsible for sending the documentation requested.

*“Velando por la solidez del Centro Bancario Internacional”*

It is important to be registered in the TIDSO portal for the Superintendency of Banks to check and activate the user within three (3) calendar days, once the confirmation e-mail is received.

4. Below you may find the report that must be uploaded to the system:

Code	Description	Format	Remarks
CAO-OR	Annual Operations Questionnaire	PDF and Excel	Answers and/or remarks made by banks holding representation licenses. The files required as annexes must be included in the submittal, which is why we have enabled the option for uploading many files in PDF and Excel format.

5. This questionnaire must be prepared in an annual basis, with cut-off date December 31 of each year and must be submitted to the Superintendency of Banks of Panama by January 31 of the year following the year to be reported. Just for once, the first questionnaire with cut-off date December 31, 2020 must be reported by June 30, 2021.

6. The files to be received must be saved as:

- Excel: “.xlsx, .xls, and .xlsm”
- PDF: “.PDF and .pdf,” compatible with .pdf 2010 or higher

7. The compatible browsers are:

- Google Chrome
- Safari
- OperaMini
- Fire Fox

8. The mobile devices that can be used for submittal are:

- Android 6.1 or higher
- IOS 7 or higher

9. As of April 15, 2021, the information will not be accepted or received in hardcopy or by e-mail.

Once the registration process for new users has been completed, we will be scheduling a virtual training session on this tool, for which the invitation will be sent through the bank helpdesk e-mail address, as well as the date and time of the training.

Please remember that [soporte@superbancos.gob.pa](mailto:soporte@superbancos.gob.pa) is the channel established to answer enquiries.

We would greatly appreciate your providing the necessary instructions to your staff for compliance with these provisions.

Best regards,

*Digitally signed by [S]  
NAME CASTILLO CHANG,  
AMAURI ARIEL – ID 8-238-386  
Date: 2021.04.14 14:23:59 - 05'00'*

Amauri A. Castillo  
Superintendent

Enc.: Cuestionario Anual de Operaciones and  
Manual de usuario del portal (TIDSO)

ARV/adec