

TRANSLATION



February 15, 2011
Circular No. SBP-DRB-0016-2011

General Manager

Subject: Circular 63-2010/Report of Fraud in Electronic Channels

Dear General Manager:

In order to establish the parameters that Banks must follow to comply with the report of fraud in electronic channels, and according to the request made by means of Circular No. 63-2010, we would like to inform you that said report must be submitted to this office within five (5) business days to the date in which the bank was aware of the fraud, including deception.

For such purposes, we have enclosed the form that banks must use to report frauds or deceptions detected in their electronic media.

As it was provided in Circular No. 63-2010, said report should be made via email to soportedebancos@superbancos.gob.pa encrypted with PGP; therefore, we would like to request you to send us, to the email above, the public-key and the Superintendency of Banks will send to the different email addresses of the Compliance Officers of the banks, SBP's public-key.

We would highly appreciate to inform your personnel of these instructions, in order to fully comply with this Circular.

Best regards,

Amauri A. Castillo
Interim Superintendent

/qc

Enc.: [SBP_Fraud Report](#)