mis pagos hoy

User onboarding guide

Index

A. PURPOSE

This guide will provide the user with the necessary information to successfully complete the onboarding process within our platform.

B. SCOPE

This guide is aimed at business interests in expanding their payment acceptance method, by enrolling in Mis Pagos Hoy.

III. DESCRIPTION

The **Mis Pagos Hoy** platform offers the service companies enrolled, access to the participating financial institutions, which enable payment through their online banking.

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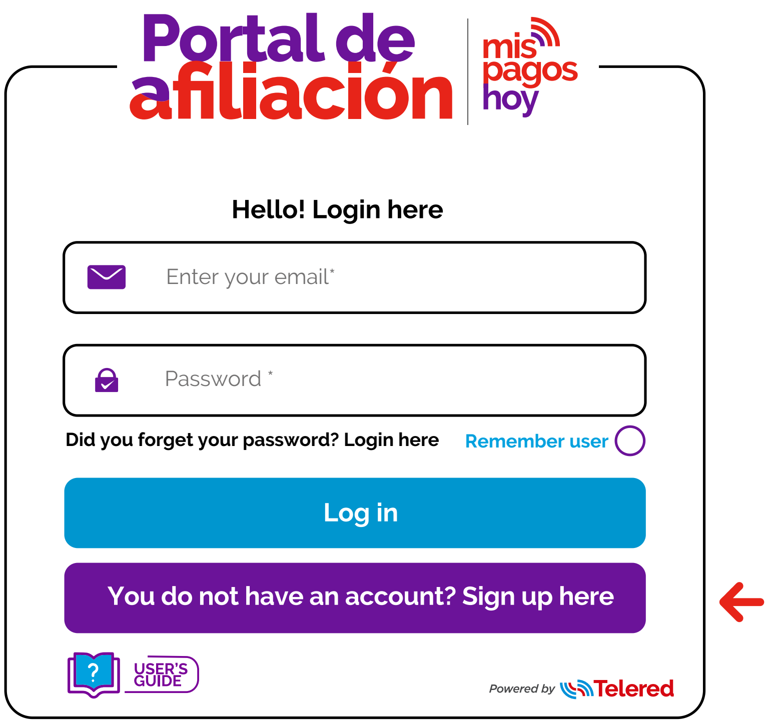
1. REGISTRY

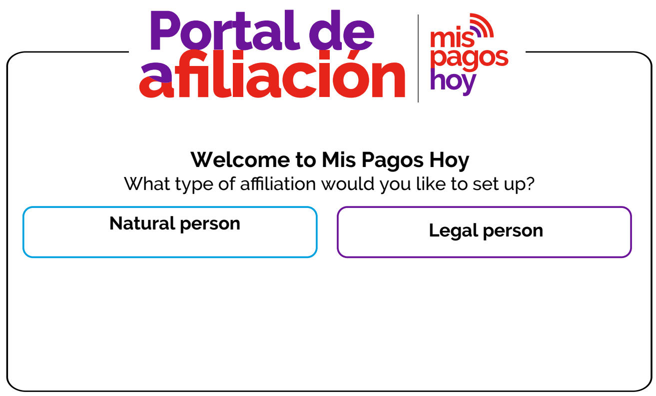
a. Click **here** to be directed to our enrollment platform.

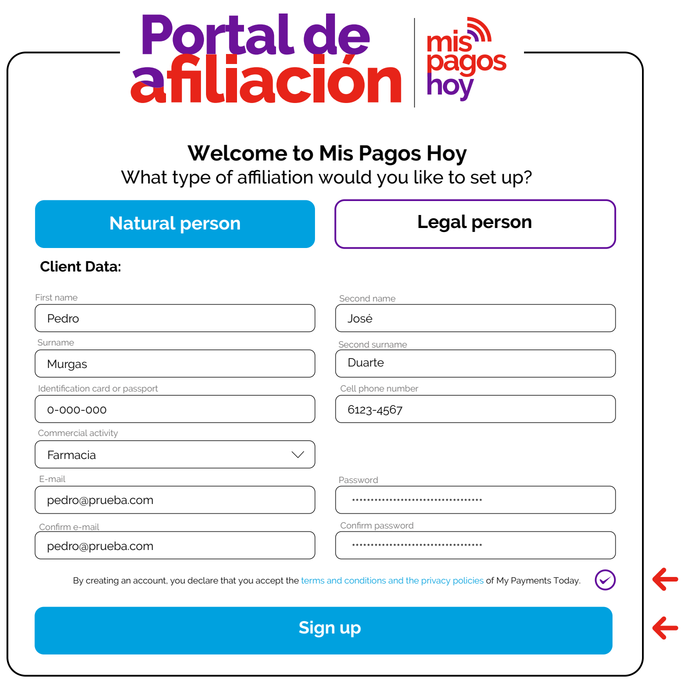
b. The enrollment platform will be displayed.



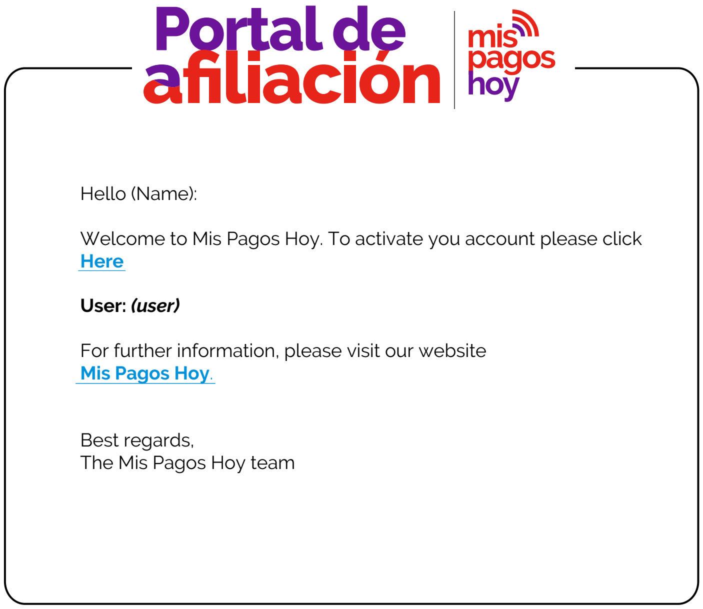
c. Select if you are a **natural** or **legal** person.

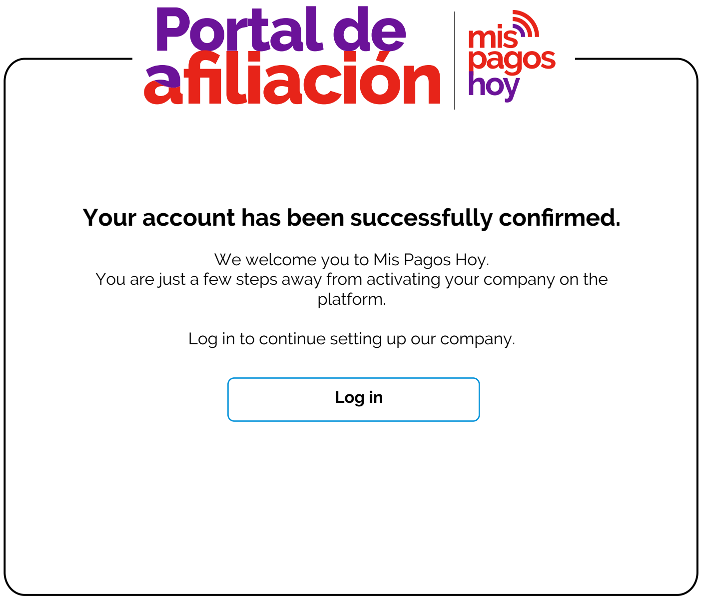
d. To complete the enrollment process, you must complete the **Client data,** you must accept the **Term and Conditions,** and complete de reCaptcha. Once accepted, press **Sign up** to finalize the process.





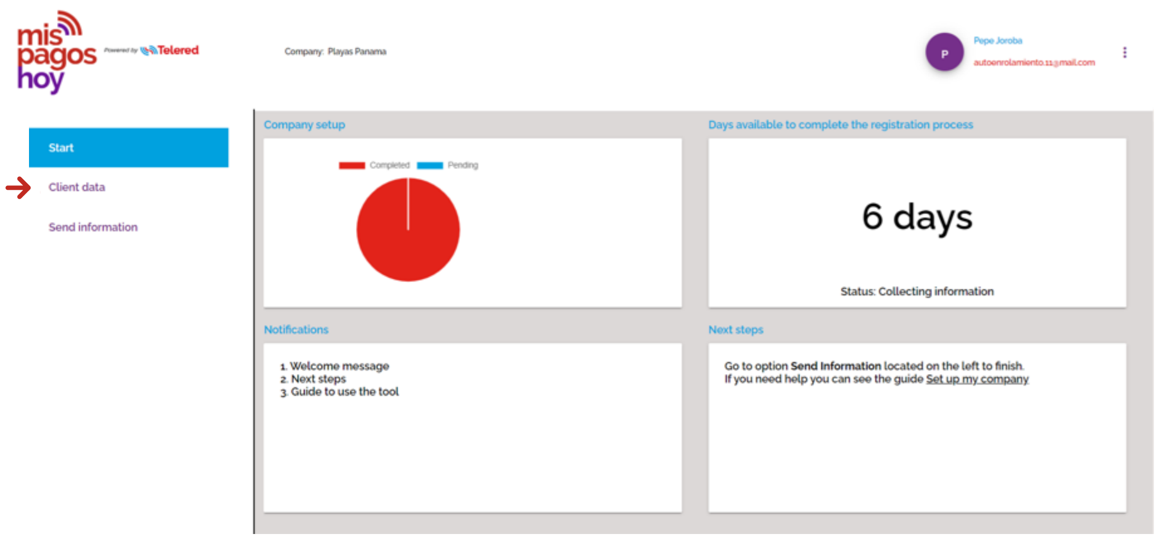
Note: You will receive a welcome email, which will include the account activation link.

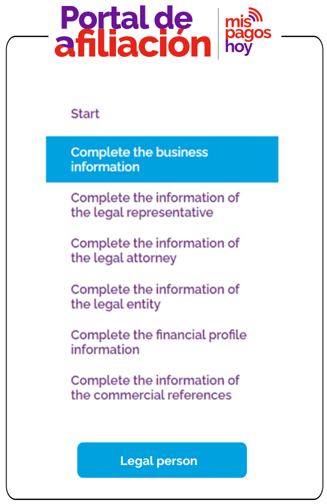


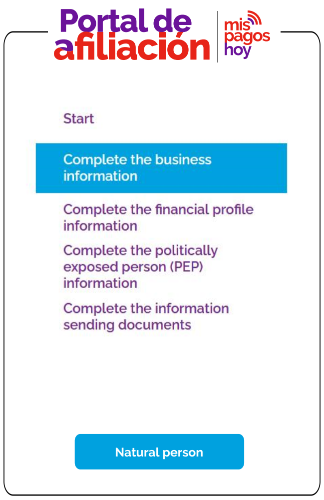


2. USER INFORMATION

a. Once your user account is setup, you can proceed with the enrollment of your business in the platform. Press click on **Client data**.







b. Once all the preceeding forms are completed, please send the supporting documentation according to the type of business you have registered to **mph-afiliacion@telered.com.pa**

Please note that the Debit / Credit Authorization Letter must comply with the following requirements:
- Include the account number where Telered will apply corresponding debits and credits.
- Bank acknowledgement of authorization granted to Telered, the following options are available:
a. Approval letter must have the bank seal.
b. Email acknowledgement or letter, wherein the bank representative confirms the Authorization Letter.

DEBIT / CREDIT AUTHORIZATION LETTER

We hereby authorize Telered S.A. and any of its affiliated companies, subsidiaries, to debit or credit our **[account type] account, no**. [_______________], or any of the accounts we hold with your financial institution in the concept of reimbursement of funds collected in our behalf, or fees and charges owed to Telered S.A, with referece to the Payment Hub service offered to us by Telered S.A.

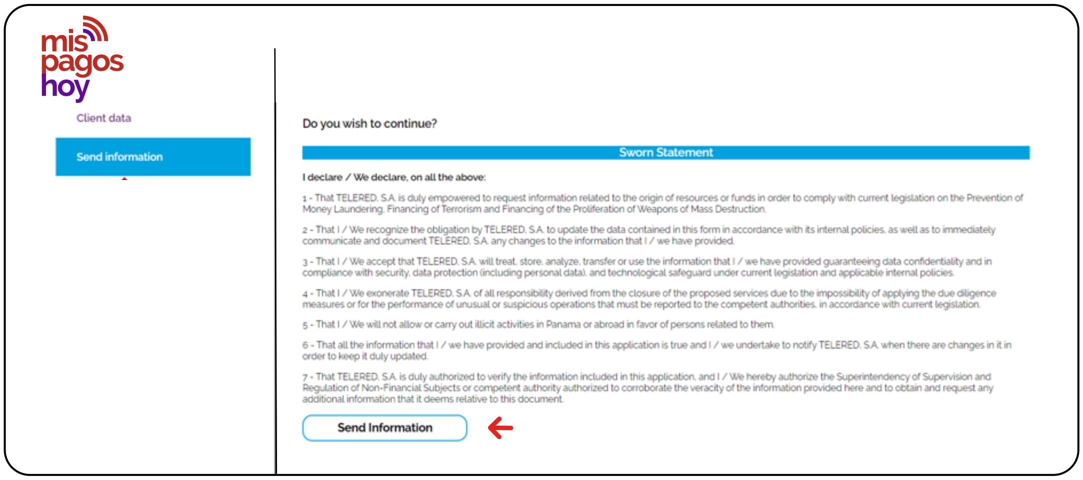
Sample Text

Below you will find a detailed list of the supporting documentation to be submitted:

Portal de afiliación | mis pagos hoy

- Copy of registration of incorporation of the Legal Person valid for three months.
- Financial statements for the last 2 fiscal years.
- Copy of notice of operations.
- Copy of the personal identity card of the Legal Representative.
- Copy of identity card of the members of the board of directors.
- Two business reference letters.
- Debit / Credit Authorization Approval

C. To finalize the enrollment process, you must accept the sworn statement, wherein you state that all information provided is true and correct.


Client data

Send information

Do you wish to continue?

Sworn Statement

I declare / We declare, on all the above:

1 - That TELERED. S.A. is duly empowered to request information related to the origin of resources or funds in order to comply with current legislation on the Prevention of Money Laundering, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction.

2 - That I / We recognize the obligation by TELERED. S.A. to update the data contained in this form in accordance with its internal policies, as well as to immediately communicate and document TELERED. S.A. any changes to the information that I / we have provided.

3 - That I / We accept that TELERED. S.A. will treat, store, analyze, transfer or use the information that I / we have provided guaranteeing data confidentiality and in compliance with security, data protection (including personal data), and technological safeguard under current legislation and applicable internal policies.

4 - That I / We exonerate TELERED. S.A. of all responsibility derived from the closure of the proposed services due to the impossibility of applying the due diligence measures or for the performance of unusual or suspicious operations that must be reported to the competent authorities, in accordance with current legislation.

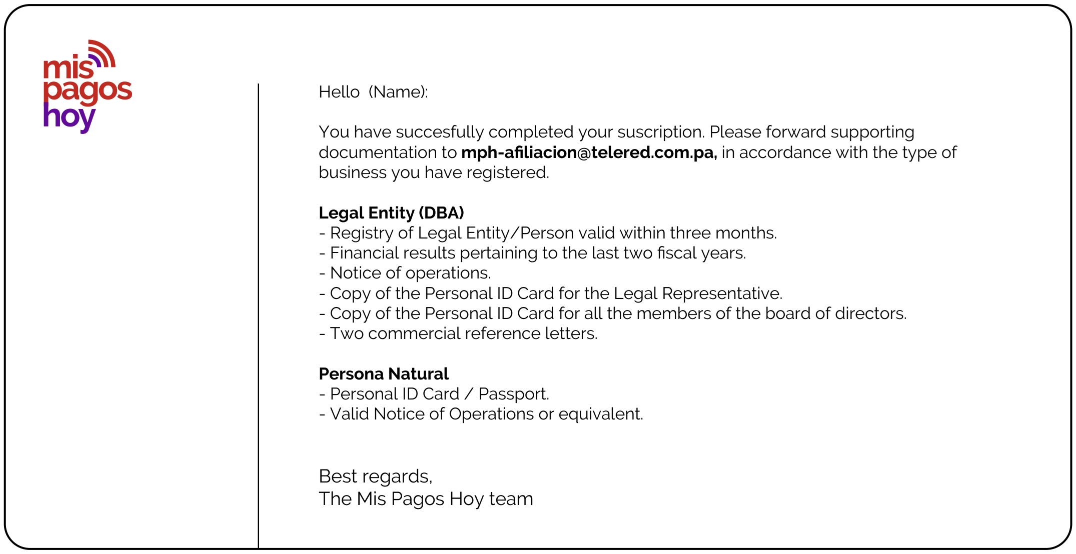
5 - That I / We will not allow or carry out illicit activities in Panama or abroad in favor of persons related to them.

6 - That all the information that I / we have provided and included in this application is true and I / we undertake to notify TELERED. S.A. when there are changes in it in order to keep it duly updated.

7 - That TELERED. S.A. is duly authorized to verify the information included in this application, and I / We hereby authorize the Superintendency of Supervision and Regulation of Non-Financial Subjects or competent authority authorized to corroborate the veracity of the information provided here and to obtain and request any additional information that it deems relative to this document.

Send Information

By clicking **Send information**, you will receive the following notification:


Hello (Name):

You have succesfully completed your suscription. Please forward supporting documentation to **mph-afiliacion@telered.com.pa,** in accordance with the type of business you have registered.

Legal Entity (DBA)
- Registry of Legal Entity/Person valid within three months.
- Financial results pertaining to the last two fiscal years.
- Notice of operations.
- Copy of the Personal ID Card for the Legal Representative.
- Copy of the Personal ID Card for all the members of the board of directors.
- Two commercial reference letters.

Persona Natural
- Personal ID Card / Passport.
- Valid Notice of Operations or equivalent.

Best regards,
The Mis Pagos Hoy team

Note: Please note that you will have up to 7 days to complete the form, and provide supporting documentation. After this time, the accound will be deleted.

3. RECEIVED

We will provide notification via email, once the forms are completed and the supporting documentation has been received.

Portal de afiliación

Hello (Name):

Your suscription request, has been forwarded to our business team. We will contact you soon with the following steps.

Best regards,
The Mis Pagos Hoy team

4. APPROVAL

Notice of acceptance or denial of your request for enrollment will be provided via e-mail, once our internal review is finalized.

Portal de afiliación

Hello (Name):

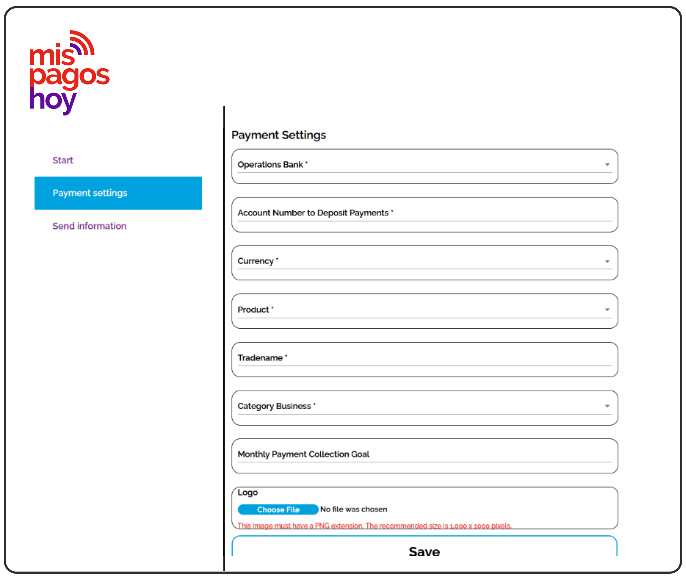
Your subscription request has been approved. Please log into our platform and set up your payments.
The information you configure will be used to provide the participating financial institutions with the required fields to display your payment information.

If you require assitance please contact us at, sig@telered.com.pa

Best regards,
The Mis Pagos Hoy team

5. PAYMENT CONFIGURATION

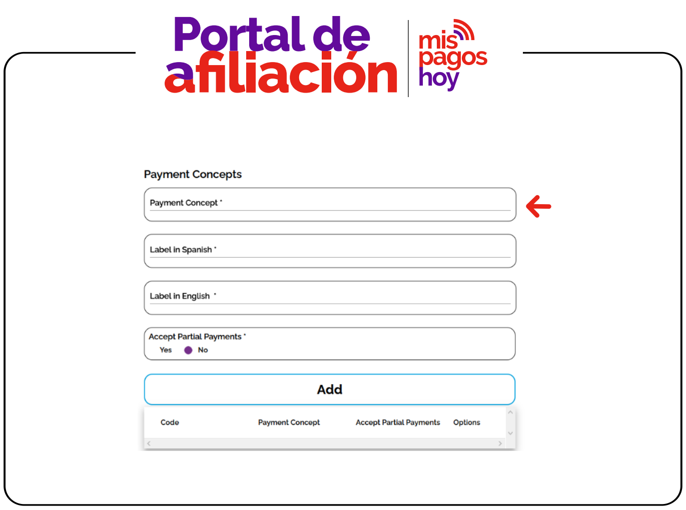
a. The section Payment Configuration stores general information and settlement information pertaining to your business. The "**Operations bank**" field, refers to the account and financial institution where the collected funds are transfered and corresponding fees may be collected.



Note 1:
The name placed in the field **Commercial name** will be the name displayed to the end customers in their online banking.

Note 2:
In case your collecting bank does not appear in the list of "**Operations bank**", the Merchant may send a letter to **mispagoshoy@telered.com.pa** requesting its incorporation to the list. The chosen bank must be enabled to settle funds through Banco Nacional de Panamá.

b.



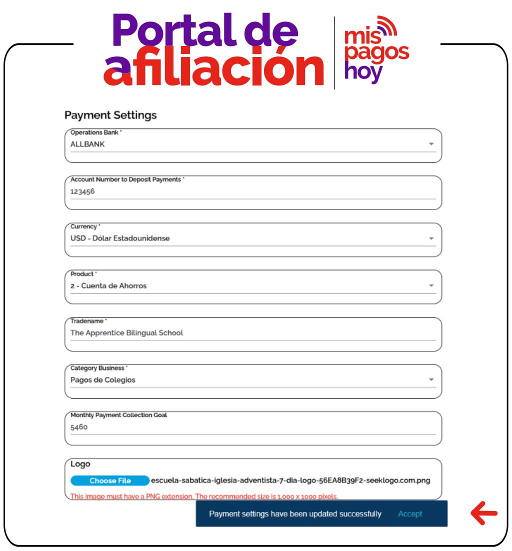
The second window of this section correspond to the nature of the payment to be configured. Example (monthly fee, subscription fee, etc.)

c. In the third an final window of this section, correspond to the **Customer identification**. These are the tags we will use to identify and retrieve customer information. Example (ID, licence number, invoice no, etc.)

Note: In the event your desired collecting bank does not appear in the list of "Operations bank", the Merchant may send a letter to mispagoshoy@telered.com.pa requesting it be incorporated in the list.

d. Once the Payment setting is completed, click save, the message **"The payment configuration has been updated successfully"** will appear.

e. Please review the information. Once finalized proceed to the section **Send information.**

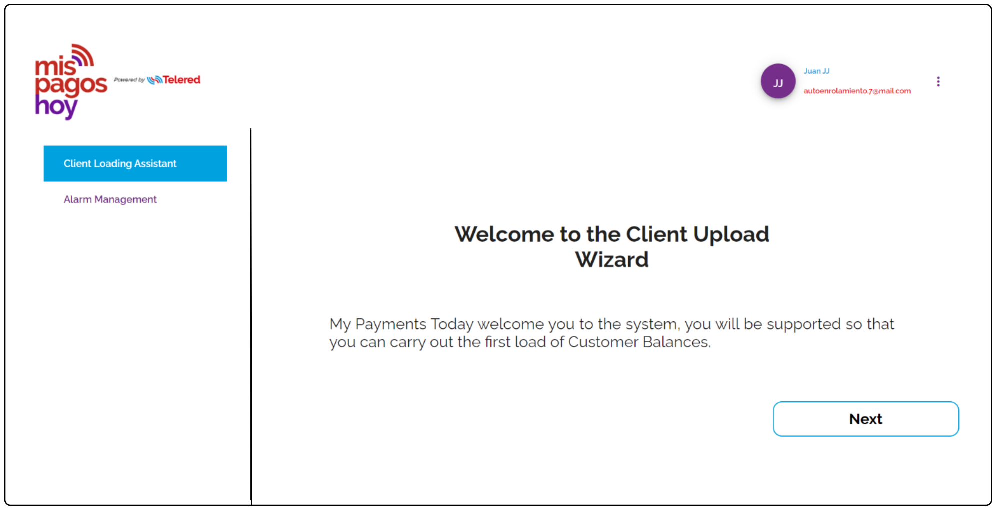


6. CUSTOMER WIZARD

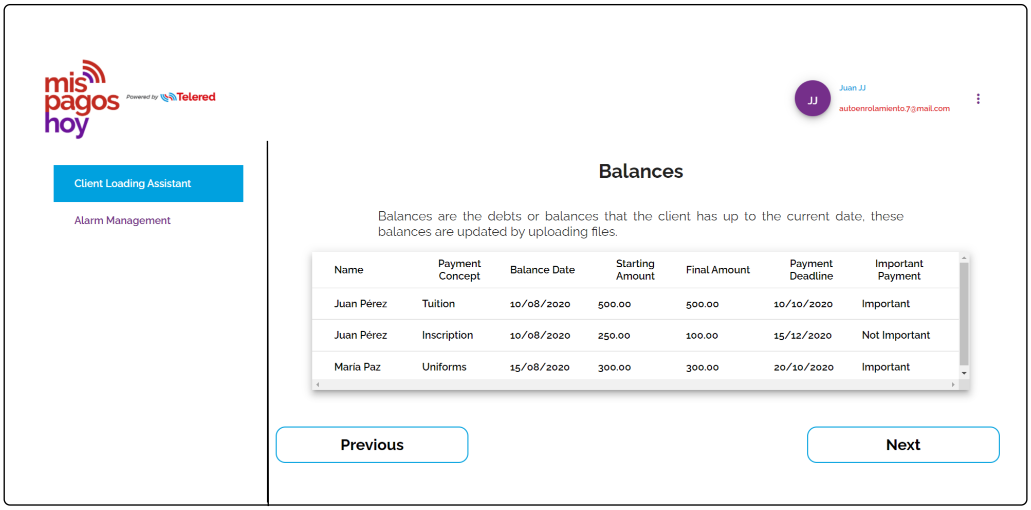
a. The upload wizard details the step by step that the Biller must follow to carry out the first upload of its Balance File. This file must contain the data according to the information placed in the Customer Identification section, as shown in the image below, where the names of each column are the customer identifiers previously configured.

Note: The balance file upload must maintain the same structure, that is, it must be XLSX and have the downloaded format, all fields within the file must be in text format.

b. To start with the upload of the balance file, follow the tutorial provided by the **Client upload wizard.**

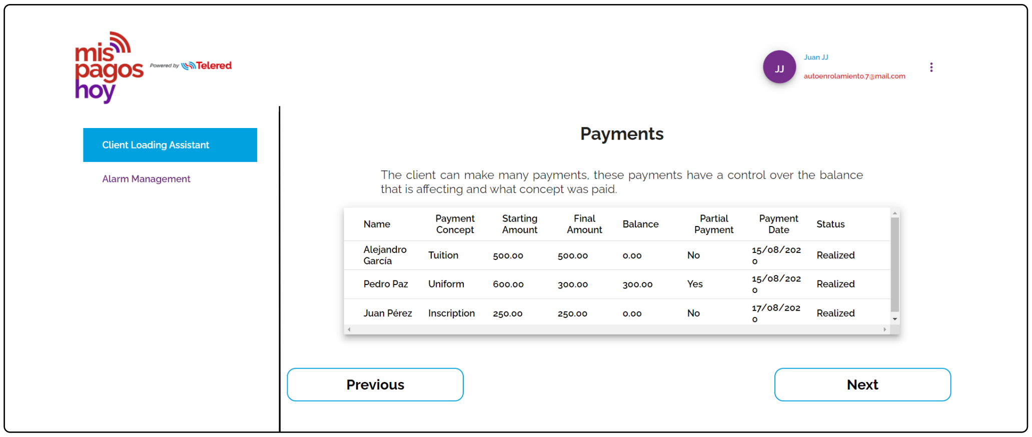


c. The following are general details of the **balances** that are updated with the balance file upload.



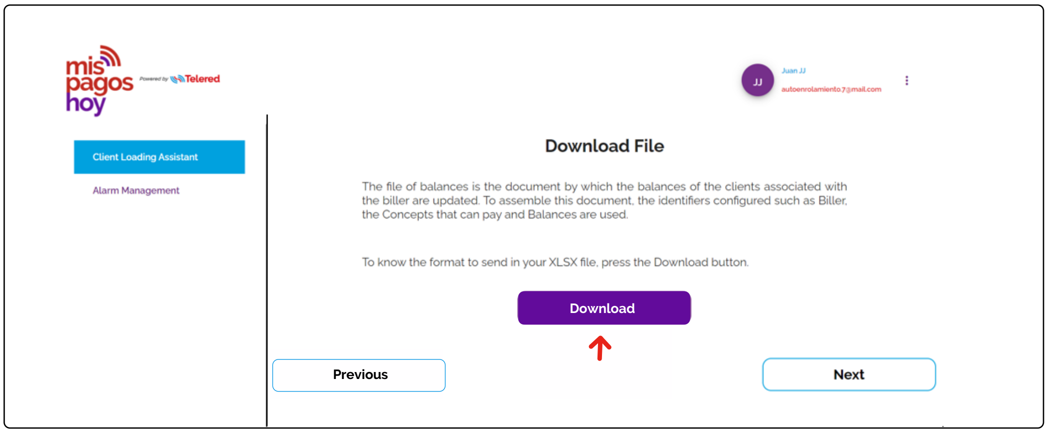
Name	Payment Concept	Balance Date	Starting Amount	Final Amount	Payment Deadline	Important Payment
Juan Pérez	Tuition	10/08/2020	500.00	500.00	10/10/2020	Important
Juan Pérez	Inscription	10/08/2020	250.00	100.00	15/12/2020	Not Important
María Paz	Uniforms	15/08/2020	300.00	300.00	20/10/2020	Important

d. The Loading assistant, will guide you through the process for **loading your customers outstanding balances.**



Name	Payment Concept	Starting Amount	Final Amount	Balance	Partial Payment	Payment Date	Status
Alejandro García	Tuition	500.00	500.00	0.00	No	15/08/2020	Realized
Pedro Paz	Uniform	600.00	300.00	300.00	Yes	15/08/2020	Realized
Juan Pérez	Inscription	250.00	250.00	0.00	No	17/08/2020	Realized

e. The first step is to **download the sample file**. Please be sure to structure your file, with the same file structure and file format as the downloaded file.



Carnet	Nombre	Colegio	Concept	Concept Description	Balance	Payment Deadline Date	Important Payment
Lionel	AA002	D-11113	0001	Pago_colegio	200	25/10/2020	I
Marco	AA003	D-11125	0001	Pago_colegio	100	07/12/2020	N
Erick	AA004	A-21135	0001	Pago_colegio	100	25/10/2020	I
Oscar	AA005	B-12351	0001	Pago_colegio	100	07/12/2020	N

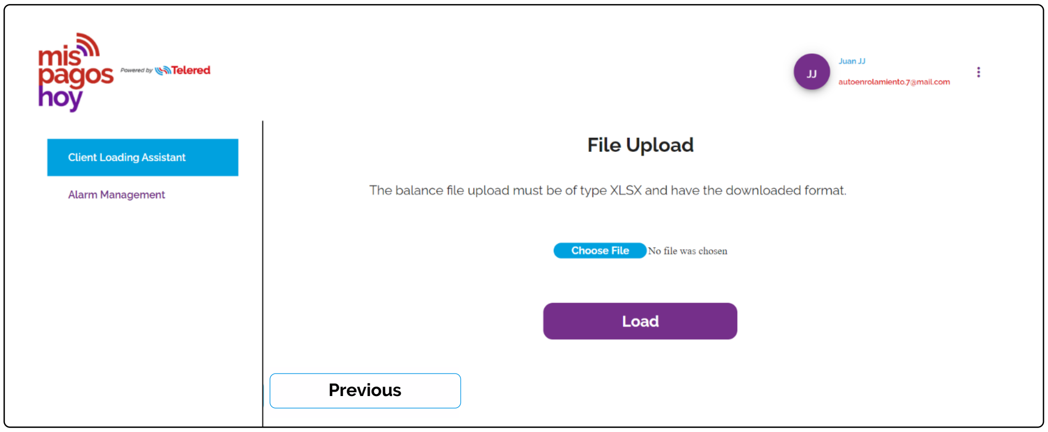
Notes:

- The Biller must download the sample file to continue with the process. Failure to do will result in the following error message:

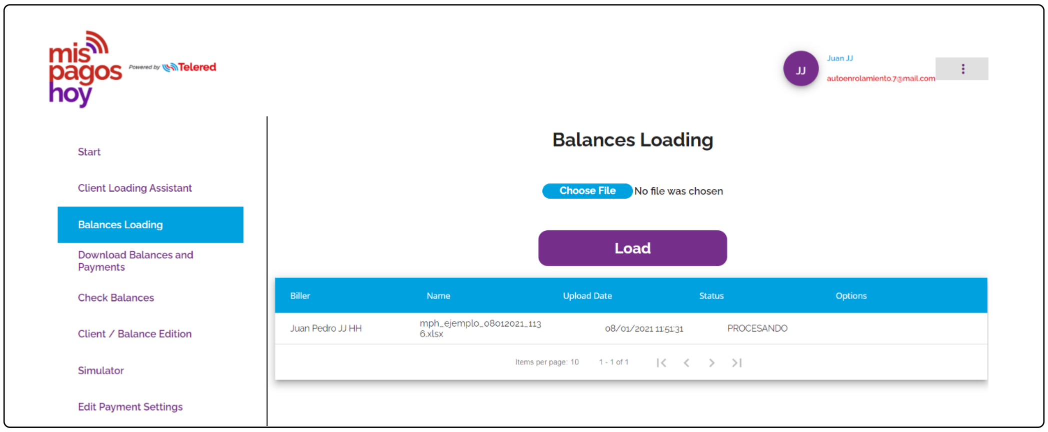
Error, you must download the sample file before continuing Accept

- The column **Deadline payment date** is used to set an alarm and receive notifications when the customer makes the payment on time or when the customer does not make the payment in the established time.
- The **Important payment** column is used to define alarms and receive notification, if the client defined as important within the balance file (I) has made a payment.

f. Finally, you will need to **upload the balance** file with the correct file type and format.



g. For subsequent file uploads, you must click the option **Balances upload** and select the file you want to upload.

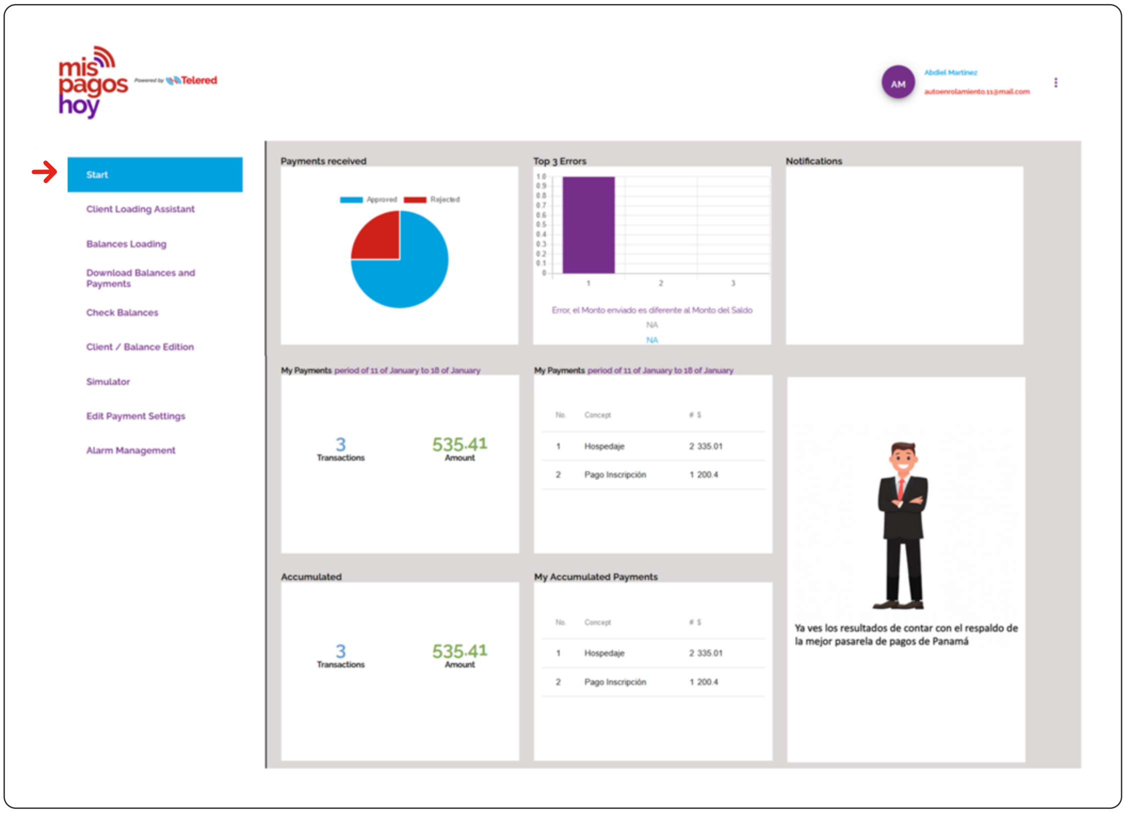


Note: The new file that is uploaded will replace the data that is in the system. In other words, once the new file is loaded, only the data contained in this new file will appear in the system.

7. DASHBOARD

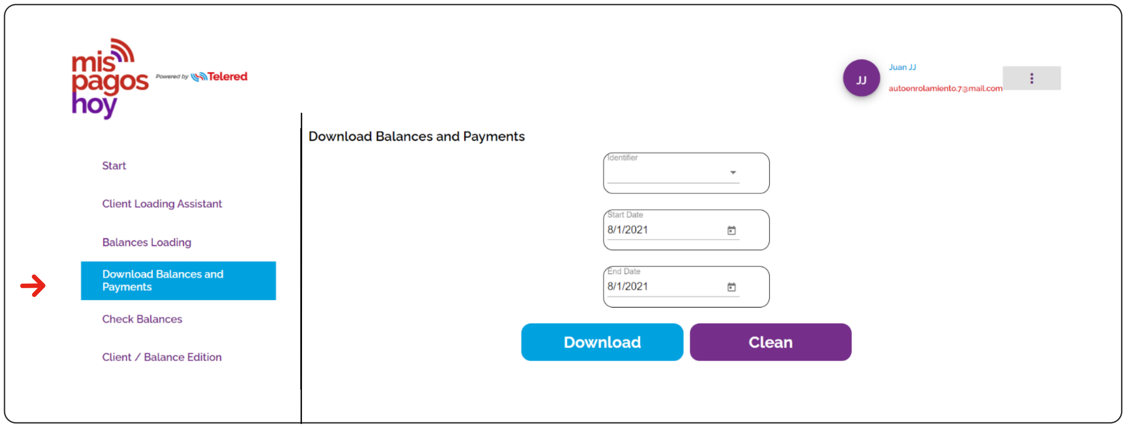
a. This section shows different graphs with relevant information, providing a view of the transactions that your customers have made, as well as the transactions that were approved or rejected as well as weekly and accumulated totals.

To enter the **dashboard**, click on the **start button**.



8. DOWNLOADING BALANCE SHEETS AND PAYMENTS

a. In this section the Biller will be able to download a summary of the payments/ outstanding balances, as well as payment details for the selected time period.



b. The file consists of three tabs: **balance, payments and totals**. (See example).

- **Balance:** It's the first tab of the file that contains the outstanding balances.

Carnet	Nombre	Colegio	Concept	Concept Description	Archive	Date	Balance	Payment deadline	Important Payment
900343	AA004	A-21135	0001	Pago_colegio	mph_ejemplo_08012021_1136.xlsx	08/01/2021	3002.20	10/01/2021	I
900344	AA005	B-12351	0001	Pago_colegio	mph_ejemplo_08012021_1136.xlsx	08/01/2021	2750.00	09/01/2021	N
900341	AA002	D-11113	0001	Pago_colegio	mph_ejemplo_08012021_1136.xlsx	08/01/2021	600.78	10/01/2021	I
900342	AA003	D-11125	0001	Pago_colegio	mph_ejemplo_08012021_1136.xlsx	08/01/2021	250.00	09/01/2021	N

- **Payments:** It's the second tab of the file, and it contains the list of payments that your clients have made.

Carnet	Nombre	Colegio	Concept	Concept Description	Archive	Date	Amount paid
900344	AA005	B-12351	0001	Pago_colegio	mph_ejemplo_08012021_1136.xlsx	08/01/2021	1250.00
900343	AA004	A-21135	0001	Pago_colegio	mph_ejemplo_08012021_1136.xlsx	08/01/2021	400.00
900341	AA002	D-11113	0001	Pago_colegio	mph_ejemplo_08012021_1136.xlsx	08/01/2021	450.00
900341	AA002	D-11113	0001	Pago_colegio	mph_ejemplo_08012021_1136.xlsx	08/01/2021	300.00

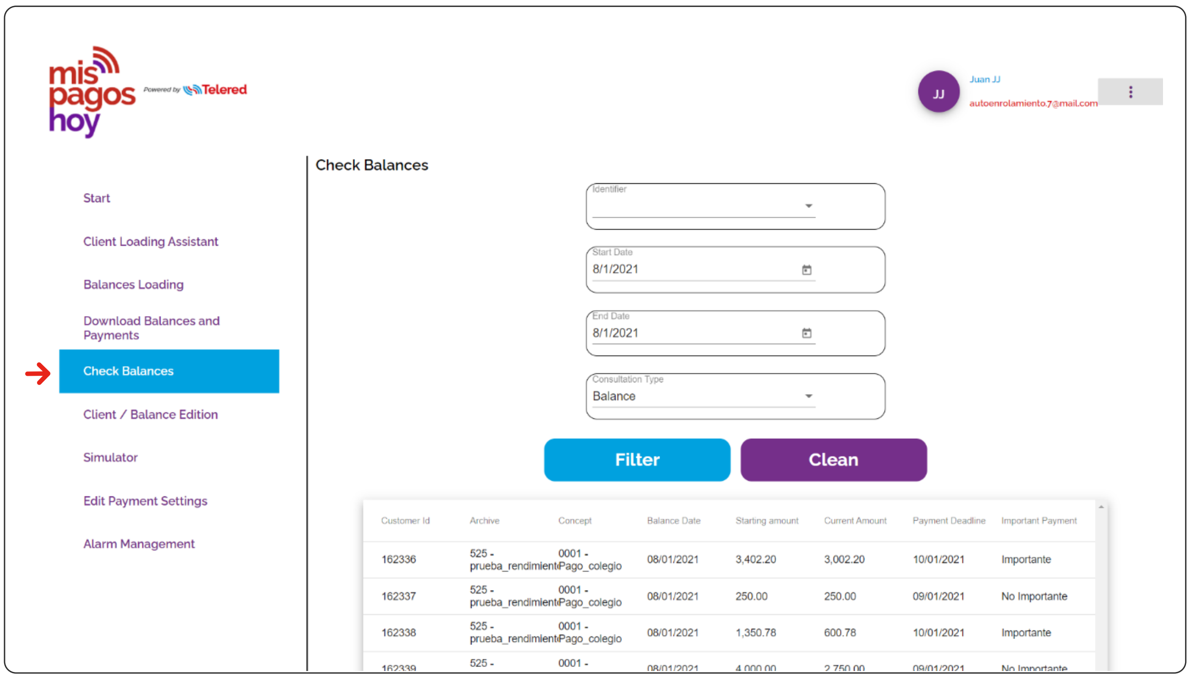
- **Totals:** It's the third tab of the file, and contains the summary of all payments made grouped by date.

Date	Approved transactions	Total amount
08/01/2021	4	2400.00
	Total transactions	**Sum of totals**
	4	2400.00

Balances | Pagos | Totales

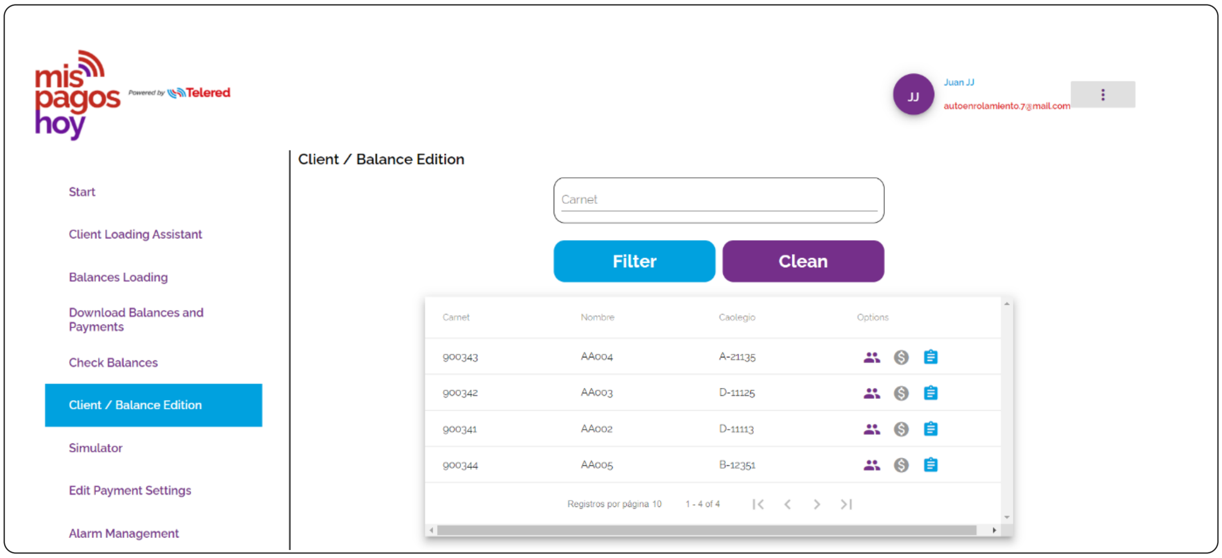
9. BALANCE INQUIRY

a. After loading balances, the **Biller will be able to view the uploaded data in the Client balances section.** You may inquire on a specific customer by performing a search based on the type of customer information configured (ID, Invoice, etc).



10. CLIENT / BALANCE EDITION

a. To edit the balance or balance of their clients, go to the section **Client / Balance Edition.** In this section you can search by customer.

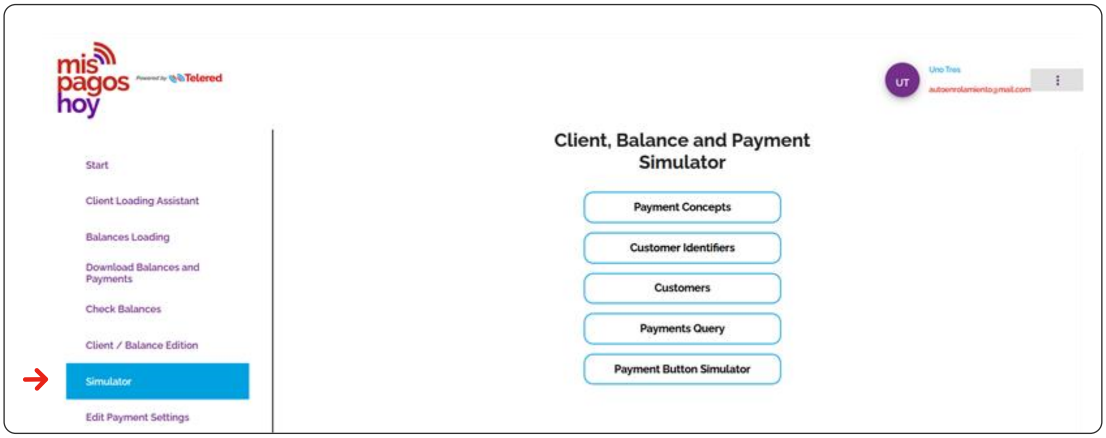


11. SIMULATOR

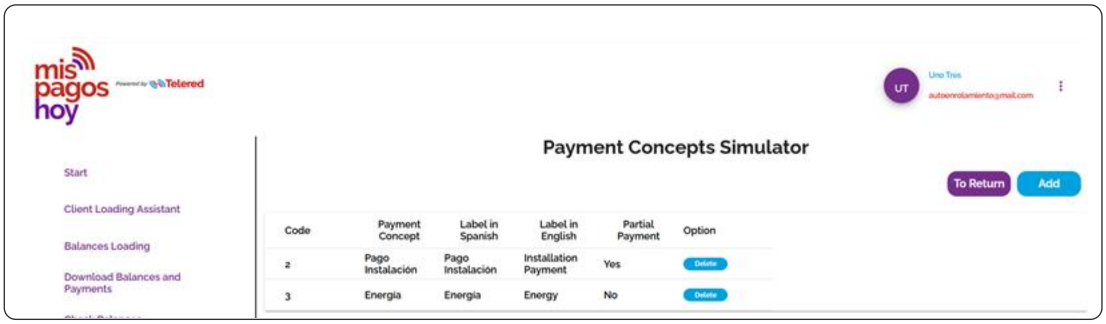
a. In this section, you can perform inquiries and **simulate payments.** The simulator allows you to register Payment Concepts and Customer Identifiers, to have a view of how services will be displayed to the end customers. It will also allow you to define customers and assign balances to them to carry out different scenarios.

The records created will remain available until you log-off the portal.

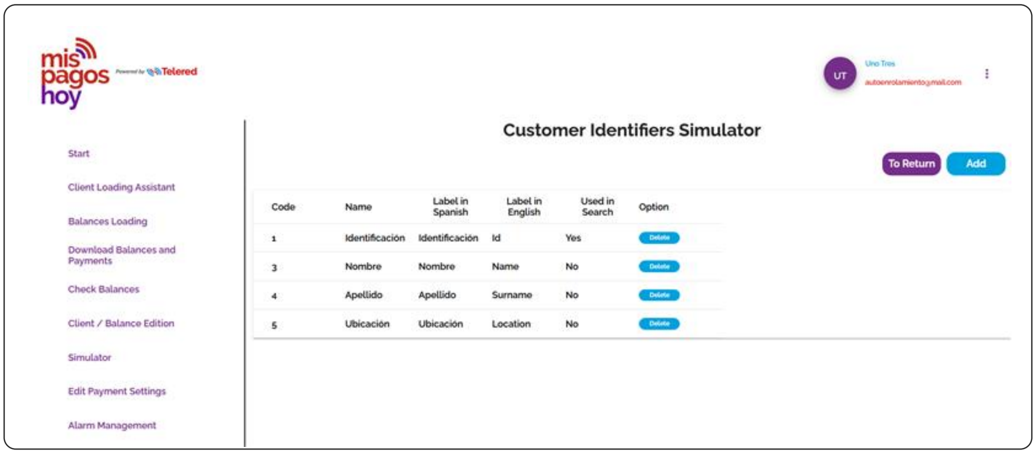
The simulator also has the Payment inquiry option, which shows the details of the test payments that were made.



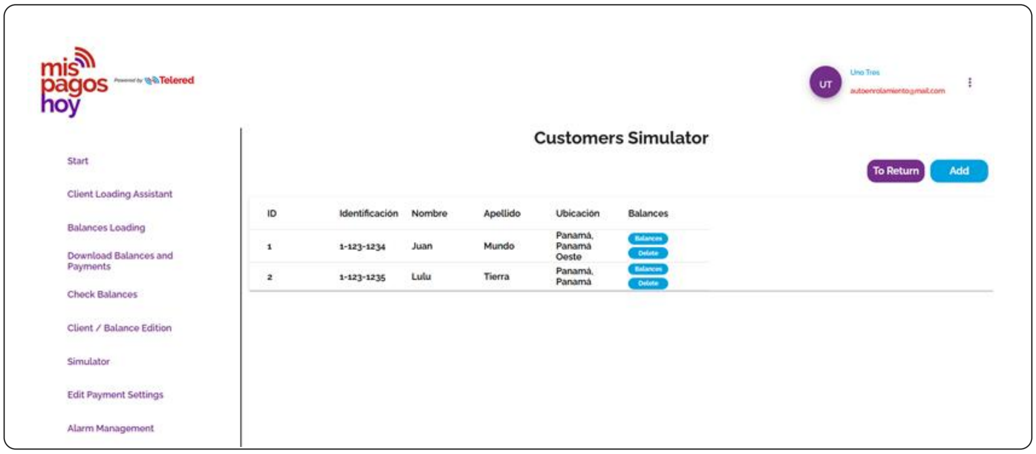
- Here is an example of **proof of payment concepts in the simulator:**



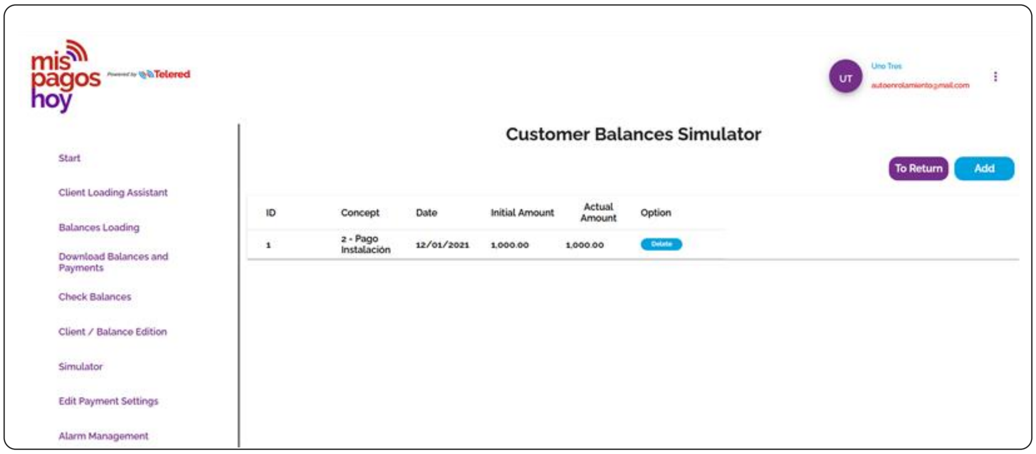
b. Next, the **Client identifiers added for the Payment Concept in the simulator are shown:** When you click the add button, you will be able to register the different fields for the clients, for example ID, Name, Surname, Location, etc.



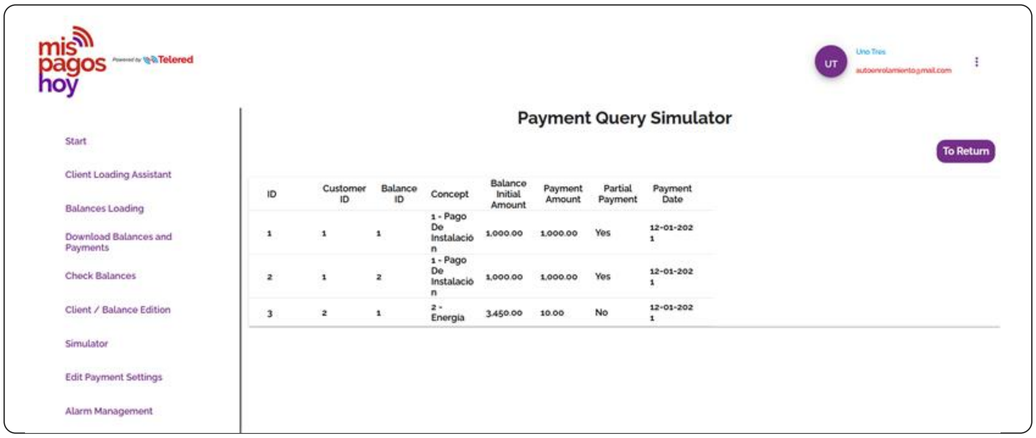
c. In this option, the Simulator allows adding the clients that will be used for the inquiry and testing purposes.



d. By clicking the **Balances button**, you will be redirected to the balance edit screen.

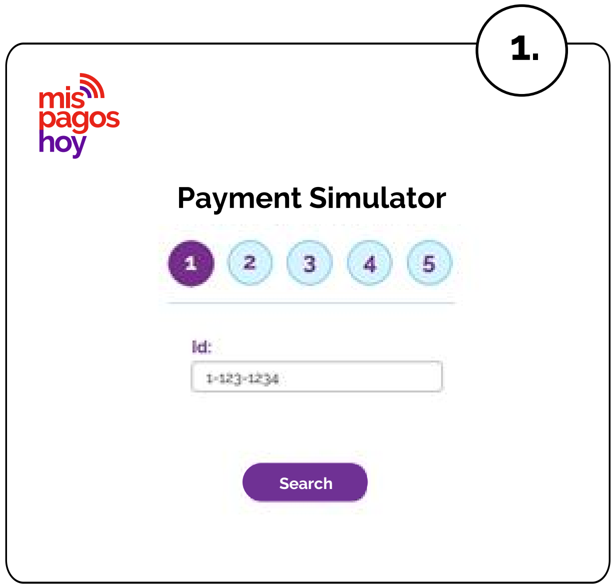


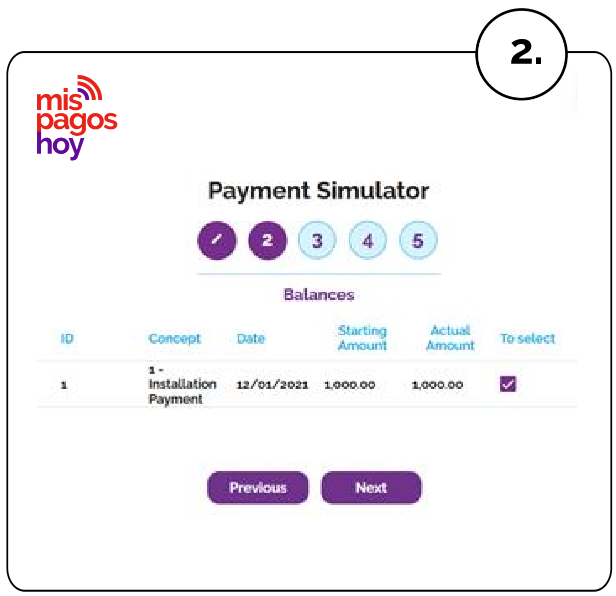
e. In the **Payment Query Simulator** option, you will be able to verify the payments made through the different clients that are registered:



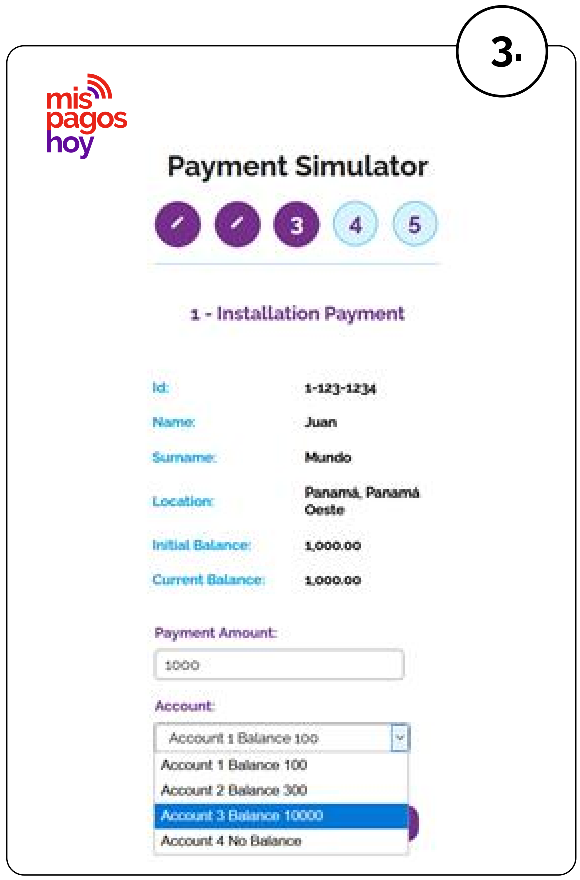
f. In the **Payment button simulator option**, consultation and payment transactions are carried out as tests.

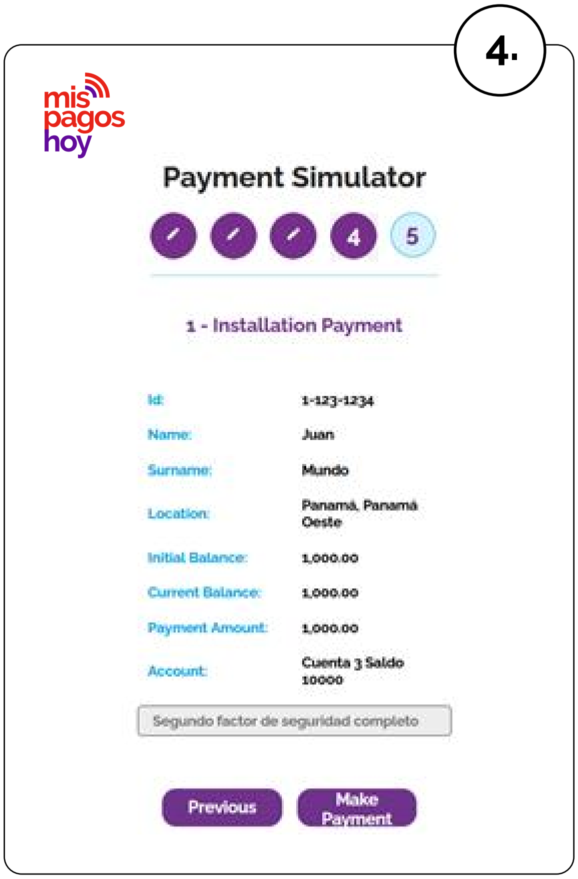
Below is the complete **flow of a transaction:**

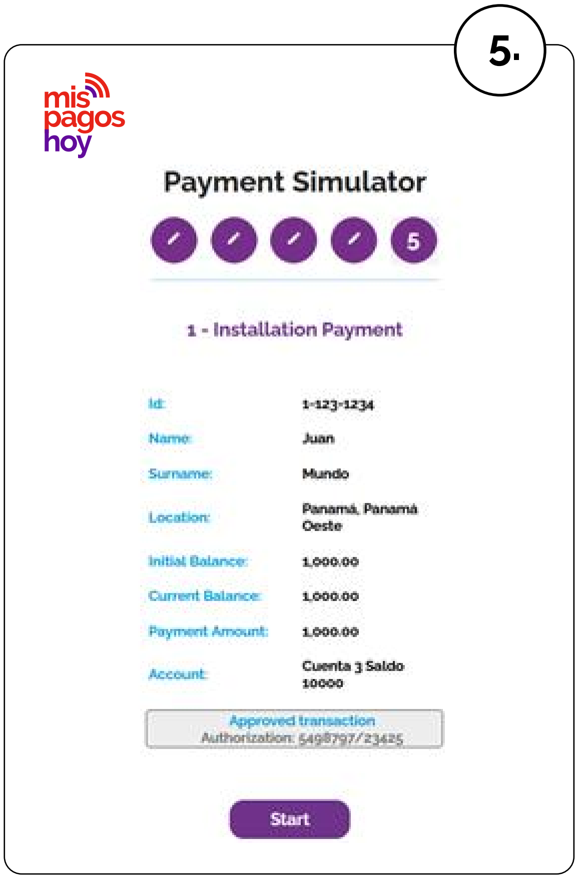




Note:
The simulator has four predefined accounts available for testing purposes. Please note that testing will be performed against a simulator, thus the outstanding balance will not be updated.




4.
Payment Simulator
4
5
1 - Installation Payment
Id: 1-123-1234
Name: Juan
Surname: Mundo
Location: Panamá, Panamá Oeste
Initial Balance: 1,000.00
Current Balance: 1,000.00
Payment Amount: 1,000.00
Account: Cuenta 3 Saldo 10000
Segundo factor de seguridad completo
Previous
Make Payment

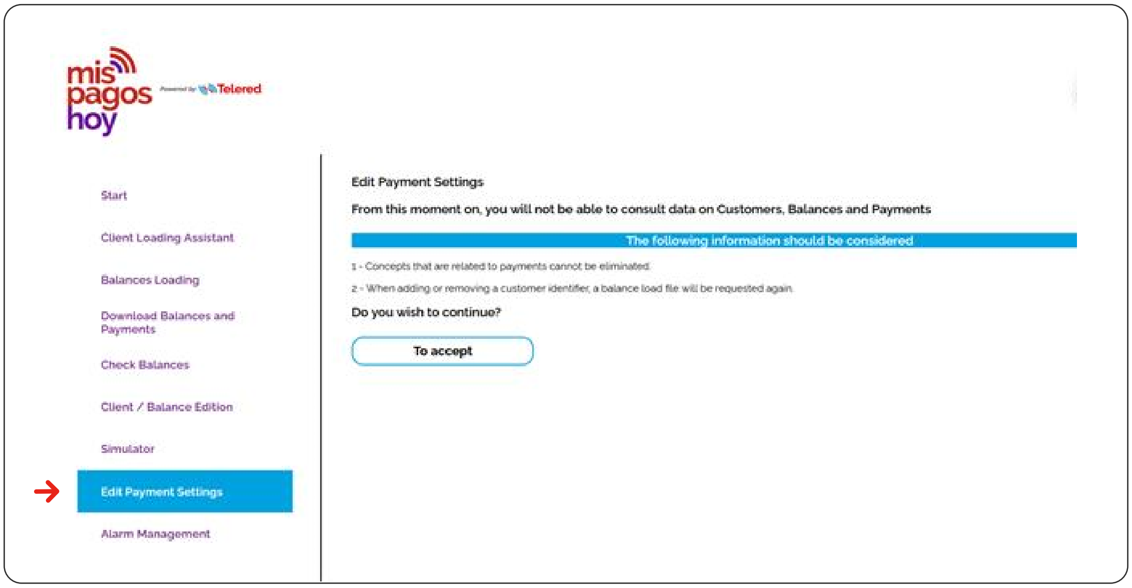

5.
Payment Simulator
5
1 - Installation Payment
Id: 1-123-1234
Name: Juan
Surname: Mundo
Location: Panamá, Panamá Oeste
Initial Balance: 1,000.00
Current Balance: 1,000.00
Payment Amount: 1,000.00
Account: Cuenta 3 Saldo 10000
Approved transaction
Authorization: 5498797/23425
Start

12. EDIT PAYMENT SETTING

a. The onboarding portal “Portal de Afiliaciòn - Mis Pagos Hoy”, gives the merchant the option **to edit the payment configuration**, allowing the possibility to add a new payment concept (service) for his clients.

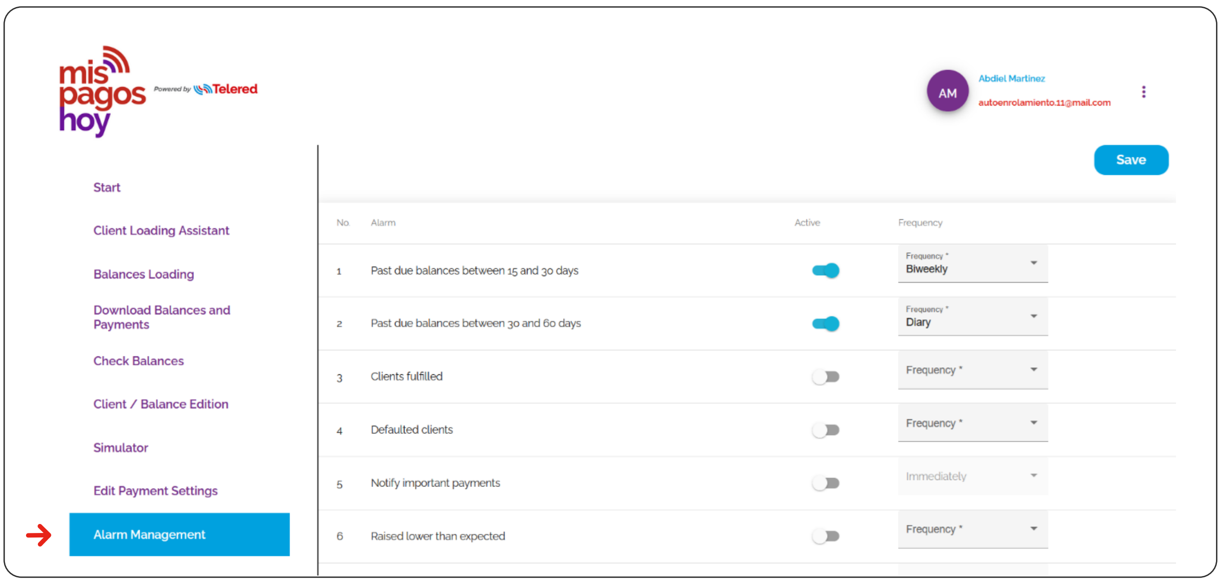
Maintenance to the service should be scheduled during hours of low transaction volume, as the service will be interrupted during maintenance.

Note: Information pertaining to bank operations, payment concepts, and customer identifiers cannot be modified or deleted.



13. ALARM MANAGMENT

a. This section allows the Biller to activate email notifications. The notificatiosn are activated by toggling ON the switch and selecting the frequency in which the notificatios will be received.



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