



## GOVERNOR

Dili, 27 March 2019

Chief Executive Officers  
All Reporting Entities operating in Timor-Leste

### **Circular Letter 77/2019: Guidelines on the Reporting of Cash Transaction**

Dear Sir/Madam,

This is to inform all banks and other non-bank financial institutions that the Central Bank has finalized the development of an online reporting platform to report cash transactions.

As you are aware the System is referred to as the e-RON Online Reporting Platform (or "Sistema Eletrónico de Relatórios Operacionais").

The e-RON Online Reporting Platform has been developed to facilitate Reporting Entities to submit Cash Transaction Reports in an efficient and effective manner.

Reporting Entities that are required to submit Cash Transaction Reports, pursuant to the relevant BCTL regulations, using the e-RON Online Reporting Platform shall be as follows:

- (a). Commercial banks;
- (b). Other Deposit-Taking Institutions;
- (c). Money Transfer Operators;
- (d). Currency Exchange Bureaux; and
- (e). E-Wallet Service Provider.

In order to facilitate the Reporting Entities to familiarize their staff with the system, the Central Bank has developed a User Guidelines for Accessing e-RON Online Reporting Platform which is annex for your use.

The User Guidelines provide Reporting Entities' users with detail step-by-step description on how to use the Platform. Although every effort has been made to simplify the reporting platform, but the Central Bank is conscious that certain users may still find it difficult to use this Online Reporting Platform.

It is therefore important that all reporting entities must ensure their staff and officials responsible for making cash transaction are properly trained using the Guidelines provided in this Circular.

**It is a requirement that all cash transactions which meet the conditions established in the relevant regulations shall be reported to the Financial Information Unit using the e-RON Online Reporting Platform.**

We strongly recommend that the front-office staff or the Customer Service Managers be given access to the e-RON Online Reporting System as the reporting obligations lies in the individuals who process the transaction except otherwise required differently in the Reporting Entity's internal policy on reporting of Cash Transactions.

**All Reporting Entities are required to use the e-RON Platform starting from April 1, 2019.**

This Circular Letter and its attachment may be accessed at <https://www.side.bancocentral.tl/e-ron-resource-info>.

Should you have any question please do not hesitate to contact Mr Jofino R. Fernandes Reci or Mr Benjamin Vilanova dos Santos at [Compl.UIF@bancocentral.tl](mailto:Compl.UIF@bancocentral.tl) or call to +(670) 77xxxxx.

Sincerely yours,



**Abraão de Vasconcelos**



ANNEX OF THE CIRCULAR LETTER NO 77/2019 OF 27 MARCH

## USER GUIDELINES FOR ACCESSING E-RON ONLINE REPORTING PLATFORM

### INTRODUCTION

1. The e-RON Online Reporting Platform (Sistema Eletróniku ba Relatóriu Operasaun Numeráriu) is an online reporting system provided by Banco Central de Timor-Leste to relevant financial institutions to report cash transactions.
2. This Guidelines aims to explain the details on how to use the e-RON Online Reporting Platform. While every effort has been made to ensure that the use of the Platform as easy as possible, the Central Bank is conscious that some users may still find it difficult to use.
3. It is therefore important that financial institutions provide necessary training to its staff on how to use the Platform.

### USER REGISTRATION

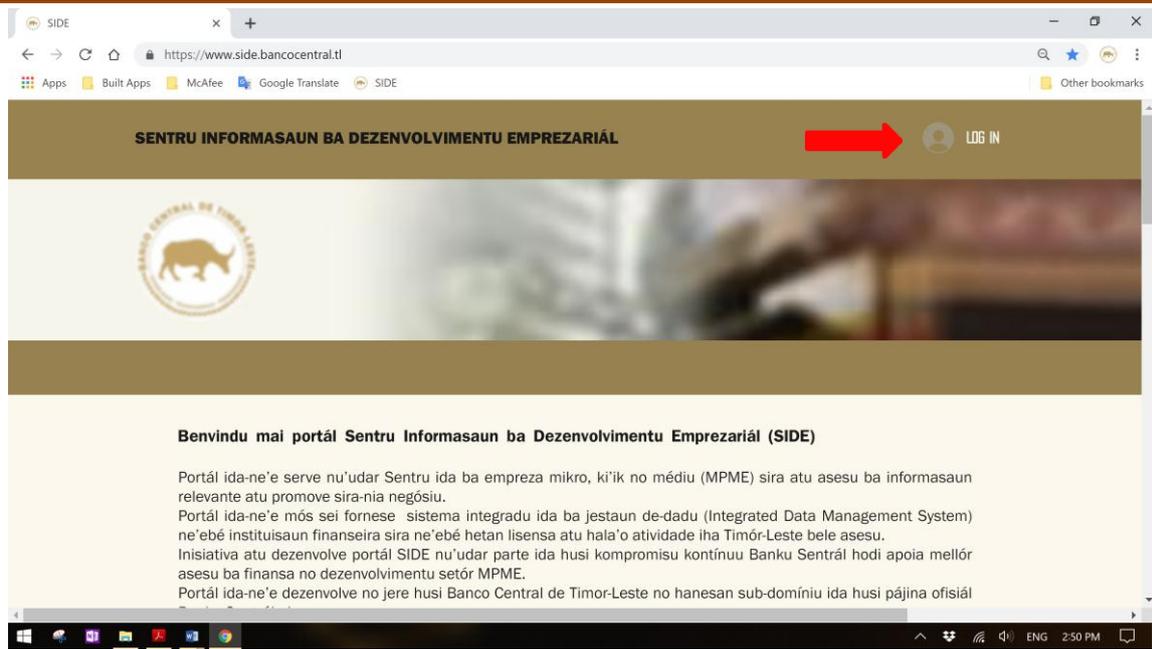
4. All users of the e-RON Online Platform are required to register their access through <https://www.side.bancocentral.tl>.
5. Each Reporting Entity is required to submit the list of users to be enrolled to access the e-RON Online Reporting Platform by submitting the information to the Executive Director of the Financial Information Unit at the Office of Banco Central de Timor-Leste or email to [maria.sarmiento@bancocentral.tl](mailto:maria.sarmiento@bancocentral.tl). **Please note that without this information the request to access the System may be declined.**
6. There are two layers of registration processes: register in to the **SIDE website restricted area** and **register for e-RON access**.

#### *Signup to SIDE Portal*

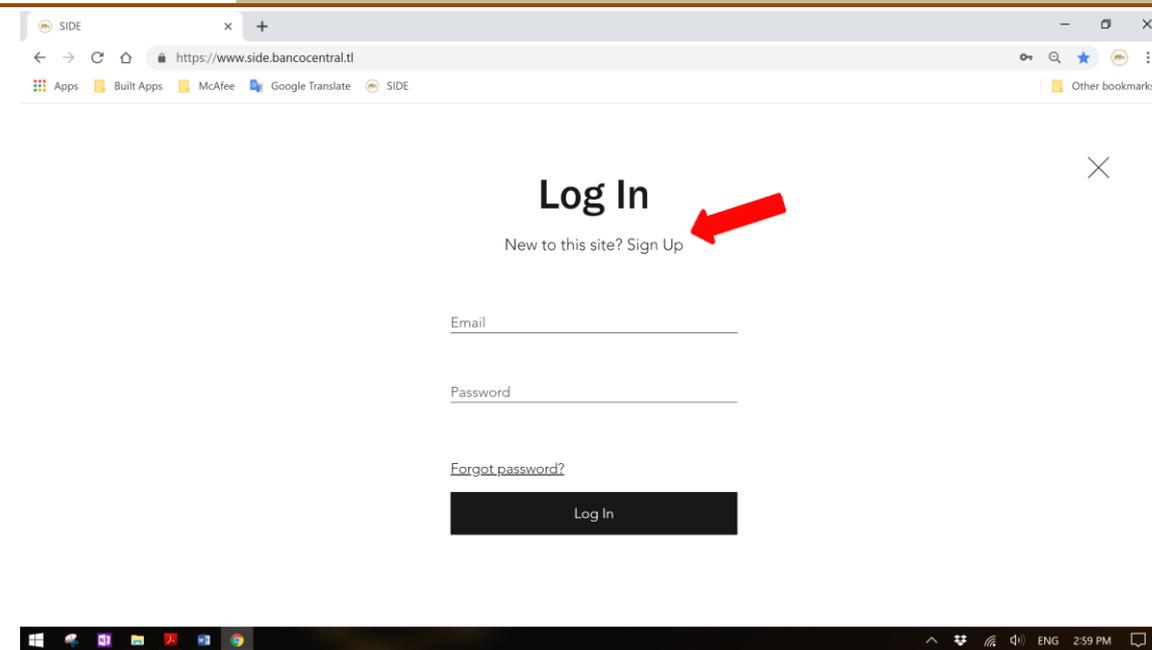
7. In order to access the User Registration Form and the e-RON System Portal, users need to signup first to the SIDE website at <https://www.side.bancocentral.tl> and proceed with the signup process as shown in the pictures 1 and 2 below.

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PICTURE 1 SIGNUP TO THE SIDE WEBSITE



PICTURE 2 SIGNUP PROCESS



8. The signup process is simple, and the email account must be the same as the one to be used to register for the e-RON Online Reporting Platform.
9. The Password is case sensitive and recommends being complex as required by the industry standard i.e. with must contain at least one character.
10. The SIDE Administrator will review the request, subject to paragraph 5.

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11. Once approved the user will receive a confirmation email stated that the access to the SIDE's website has been granted.
12. It is recommended that each user update their status in the "My Dashboard" and include key information on detail name, phone number, address and profile picture.
13. The user needs to login to the website and once successful he/she should be able to access the personal homepage as shown in the picture 3 below.

PICTURE 3

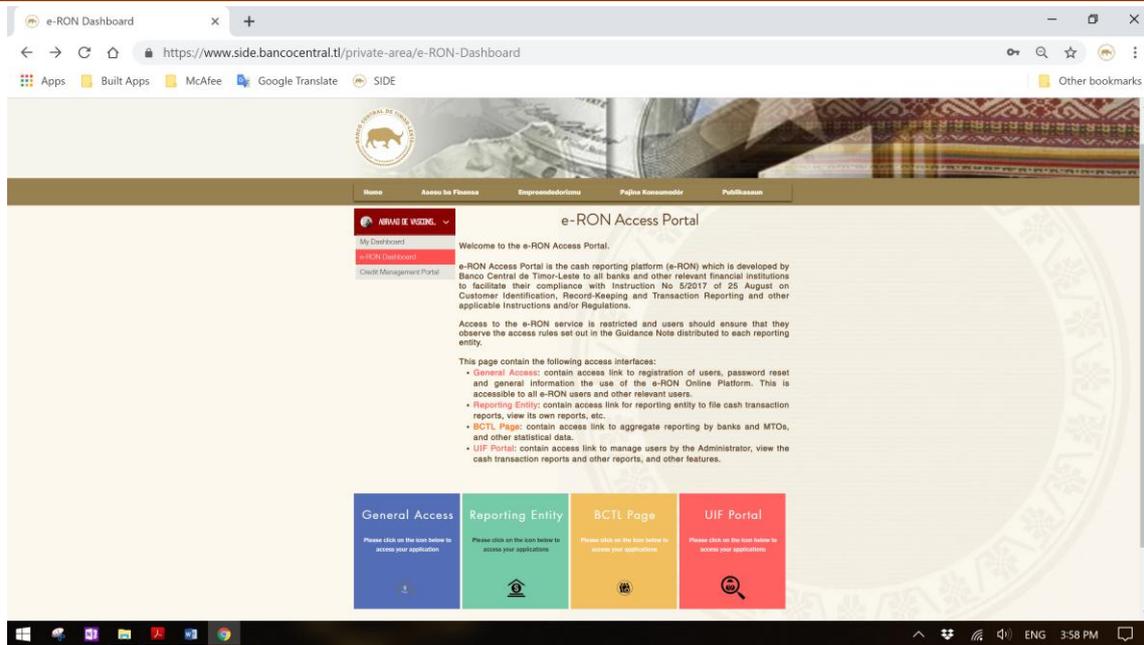
**ACCESS TO E-RON DASHBOARD*****Registration for e-RON System Access***

14. Once all the signup processes completed users will be able to access the e-RON Dashboard Portal as display in Picture 3 above.
15. The User need to click on the e-RON Dashboard to proceed with the second stage of the registration process or click on the link here <https://www.side.bancocentral.tl/private-area/e-RON-Dashboard>.
16. In the e-RON Dashboard menu, please scroll down to the bottom and click on the icon in the General Access and further click on the User Registration Form as shown in Picture below or click on this link <https://www.side.bancocentral.tl/e-ron-registration-form> to access the Registration Form.
17. **Please note that without completing the signup process referred to in the paragraphs 7-11 above, users will not be able to access e-RON links.**

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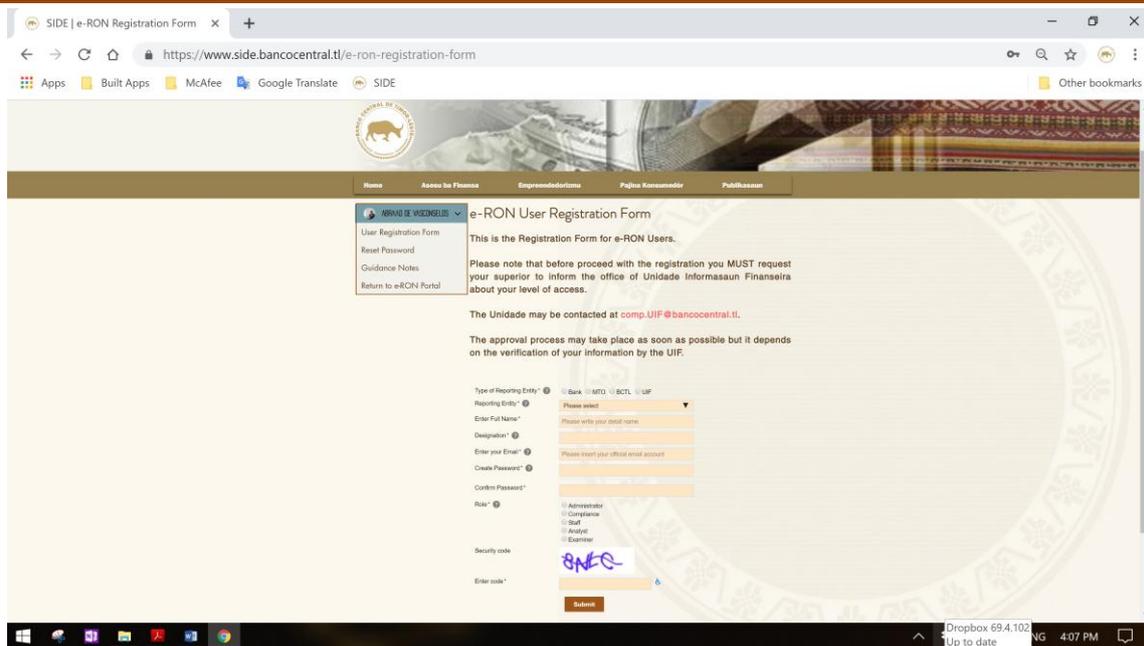
PICTURE 4

**E-RON MAIN PORTAL**



PICTURE 5

**E-RON USER REGISTRATION FORM**



18. In the registration page, user may start registering their credential to access the e-RON Online Reporting Platform. During the registration process, users must note the following:

- (a). Select the type of entity and the entity they belong to correctly.

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- (b). **Email used in the registration is a unique identification of the user.** The system will automatically reject any attempt to register with the same email that has been used.
- (c). Password is a case sensitive and shall contain at least one character.
- (d). Users can only select the Role they have been authorized to register. The following descriptions outline the level of access based on Roles to the e-RON Online Reporting System:
  - i). **Administration:** System Administrator is assigned to the FIU/UIF to manage the user access. The System is designed in such a way that the Administrator is unable to access the reporting format although he/she can view the transactions reported.
  - ii). **Compliance:** this is assigned to the Compliance Officer of the Reporting Entities or the person designated by them to perform that role. The Compliance Officer role can submit cash transaction reports and view the transactions reports submitted his/her own institutions.
  - iii). **Staff:** this role is assigned to the Staff of the Reporting Entities. Staff of the Reporting Entities can only have access to submit the transaction reports without being able to view the transactions that have been reported by him/her.
  - iv). **Analyst:** this Role is assigned exclusively to the staff of UIF/FIU.
  - v). **Examiner:** this Role is assigned to the staff of the Central Bank to exercise their role as supervisor or regulator.
- (e). **The e-RON Administrator has the discretion to modify user access based on the information provided by the Reporting Entity.**

19. After the Registration Form is submitted, the System Administrator will review and verify the user based on the information provided by the Reporting Entity.

20. Once the Administrator approve the user access, an email notification will be sent to the user informing that his/her credential access has been granted.

21. The user can now start using the platform based on the role approved by the Administrator. Please refer to paragraph 18 on the level of access by user category.

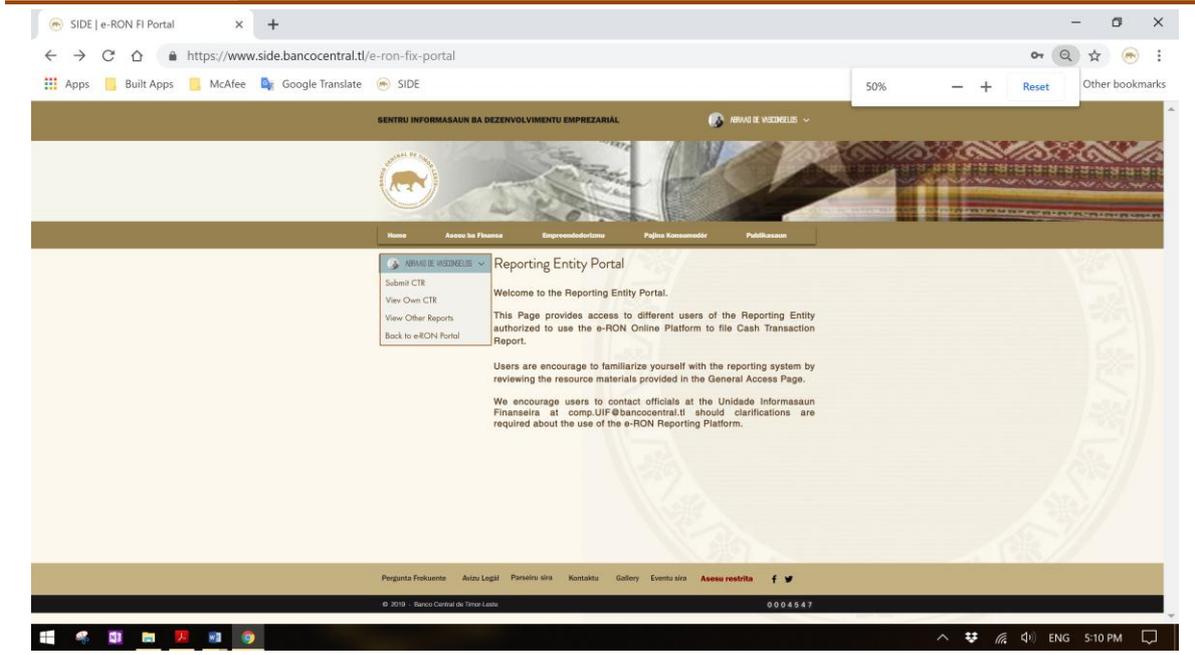
## **SUBMIT THE CTR**

22. Active users (only in the role of Compliance and Staff) may submit Cash Transaction Report Using the Form as shown in the Picture 6 below.

23. **To access the Cash Transaction Report Form, users need to access from the e-RON Dashboard Menu and then click on the Reporting Entity access portal and further click on the Menu Submit CTR.** User also may access the Cash Transaction Report from the link here <https://www.side.bancocentral.tl/e-ron-ctr-submission>.

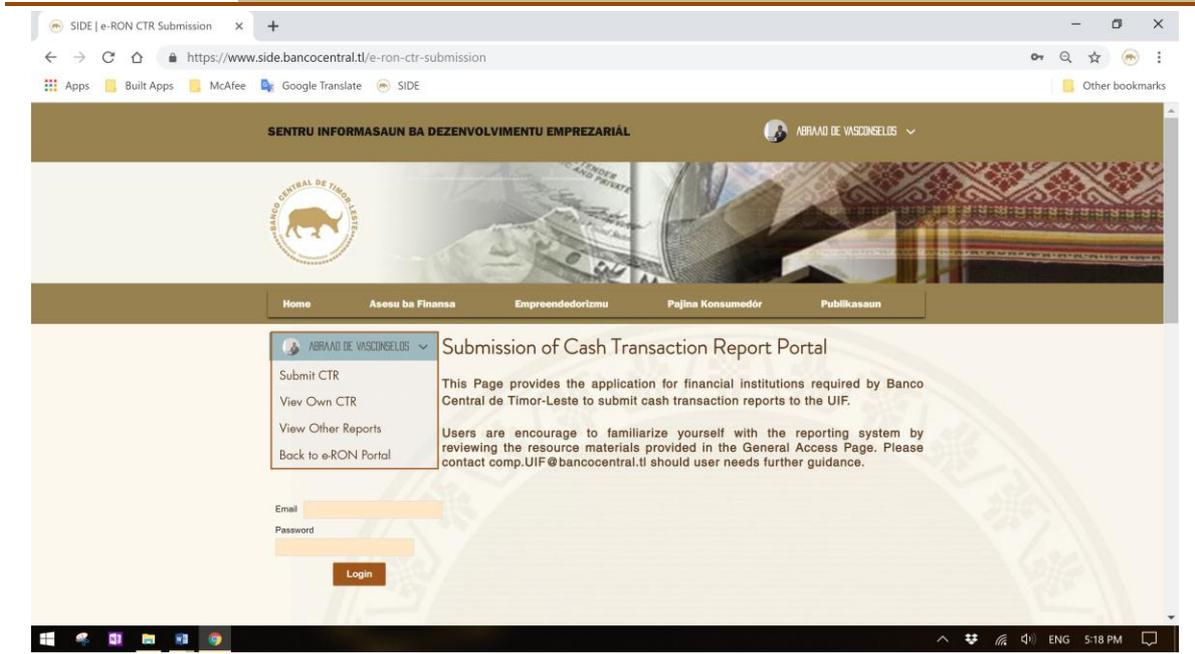
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PICTURE 6 ACCESS TO CASH TRANSACTION REPORT



24. If the User login for the first time the screen will appear as shown in the Picture 7 below.

PICTURE 7 ACCESS TO CASH TRANSACTION REPORT



25. Once the user successfully logged into the e-RON System, the Transaction Reporting Form will look like the image shown in the Picture 8 below.

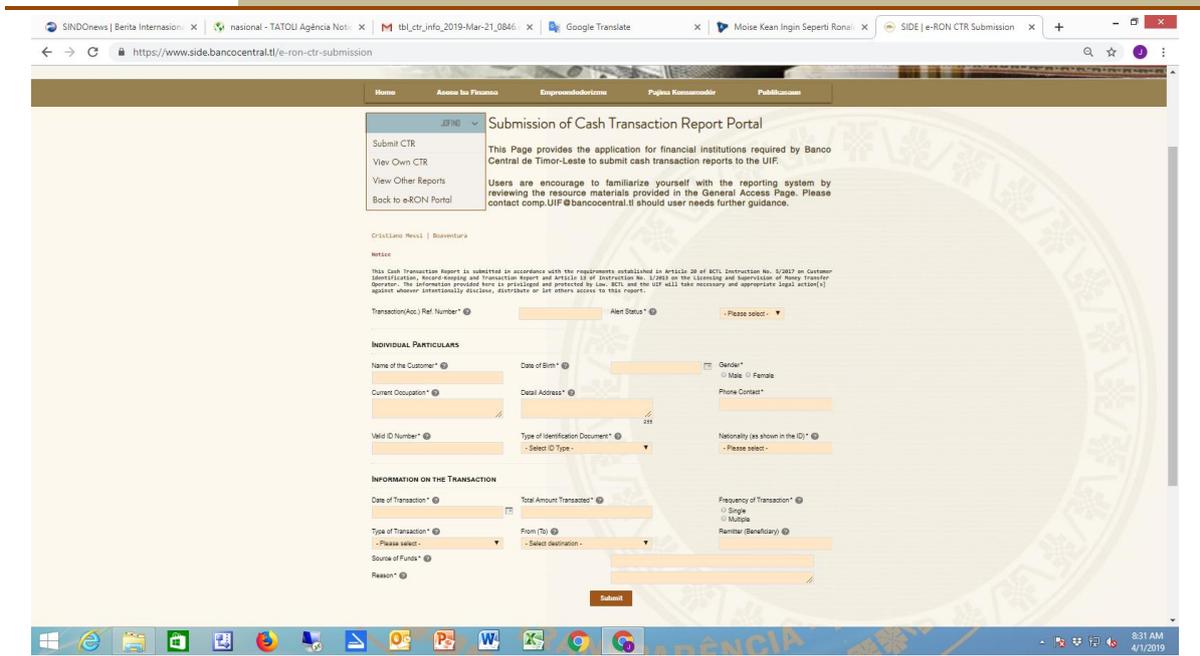
26. Reporting Entities shall familiarize their Users on how to report cash transactions using the online reporting tool.

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27. The Cash Transaction Report Form contains hints that will enable users to check for guidance in most of the required fields.

PICTURE 8

**ACCESS TO CASH TRANSACTION REPORT**



**VIEW OWN CTR**

28. The e-RON Online Reporting System has the capability to grant access to each Reporting Entity to view its own reports.

29. To access the Report Portal, user must through Reporting Entity Portal and click on View Own Report from the Menu.

30. It should be noted that ONLY Compliance Officer has the authorization to access this report.

**USER SUPPORT**

31. Reporting Entity or any user who wish seek further clarification regarding the use of the e-RON Online Reporting Platform please do not hesitate to contact the Unidade Informasaun Financeira - Mr Jofino R. Fernandes Reci or Mr Benjamin Vilanova dos Santos - at [Compl.UIF@bancocentral.tl](mailto:Compl.UIF@bancocentral.tl) or call to +(670) 7741 7986.

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