

Licenciado  
Julio Justiniani  
Superintendente  
Superintendencia del Mercado de Valores de Panamá  
Ciudad.

Atención: Hecho Relevante  
**VISA otorga BINES adquirentes**

Es un gusto informarles que hemos recientemente solicitado y VISA nos ha otorgado los siguientes BINES DE ADQUIRENCIA:

- a. BIN 462946 a FINANCIA CREDIT S.A. (FC Medios de Pago) **PANAMA**
- b. BIN 409377 a Medios de Pago FC **COSTA RICA**
- c. BIN 427893 a Medios de Pago FC **GUATEMALA**

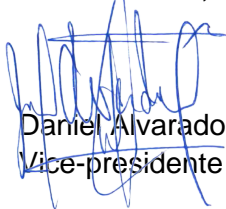
Esta aprobación de bins de adquirencia amplía significativamente las opciones de negocio y potencial de rentabilidad de nuestro grupo. Hace posible establecer una red propia adquirente, la cual estamos en posición de poder montar a costo-eficiente haciendo uso de las tecnologías de punta que estamos en proceso de incorporar a nuestro portafolio de desarrollos tecnológicos. Adicionalmente, estos bins nos permitirán participar en e-commerce y en pagos móviles, los cuales están en claro proceso de expansión.

Continuamos consolidando nuestra política y filosofía de mitigación de riesgo sobre la base de diversificación geográfica, de ingresos y de líneas de negocio.

Adjuntamos las comunicaciones recibidas de parte de VISA.

Sin más a que hacer referencia, me suscribo,

Atentamente,




Daniel Alvarado R.  
Vice-presidente Ejecutivo

C.C. Lic. Olga Cantillo/Vicepresidente Ejecutivo/Gerente General/Bolsa de Valores de Panamá  
Lic. Lerzy Batista/ Gerente General/ Central Latinoamericana de Valores, S.A.(Latin Clear)

LA CLicensing |  Gonzalez, Rommel;  Bonbon, Marie Rose;  Amorin, Matheus;  LA CLicensing - 1 | martes 20:05

**Notification of BIN Assignment - Request Number: 705544610 VISA-012100002708**

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 bin-licensing-agreement-lac (10).pdf  
Archivo.pdf

Client Name: FINANCIA CREDIT, S.A.  
Visa Business ID: 10077680  
Country/Territory of Usage: PANAMA

This confirms that Visa has received and processed a BIN License Agreement request submitted by your institution. The BIN below has been assigned with an effective date of 19/Aug/20:

**462946 - Acquiring**

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LA CLicensing |  Amorin, Matheus;  Gonzalez, Rommel;  Bonbon, Marie Rose;  LA CLicensing - 1 | miércoles 23:34

**Notification of BIN Assignment - Request Number: 705544691 VISA-0154400002317**

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Client Name: MEDIOS DE PAGO, FC, S.A.  
Visa Business ID: 10080479  
Country/Territory of Usage: GUATEMALA

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**427893 - Visa Acquiring**

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LA CLicensing |  Amorin, Matheus;  Gonzalez, Rommel;  Bonbon, Marie Rose;  LA CLicensing - 1 | 01:27

**Notification of BIN Assignment - Request Number: 705545102 VISA-0154400002347**

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 bin-licensing-agreement-lac\_Adquircia\_COSTA\_RICA.pdf  
Archivo.pdf

Client Name: MEDIOS DE PAGO FC COSTA RICA SOCIEDAD ANONIMA  
Visa Business ID: 10080556  
Country/Territory of Usage: COSTA RICA

This confirms that Visa has received and processed a BIN License Agreement request submitted by your institution. The BIN below has been assigned with an effective date of August 28, 2020:

**409377 - Visa Acquiring**

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