

Merchant Marine Circular

Panama Maritime Authority
General Directorate of Merchant Marine
Control and Compliance Department

MERCHANT MARINE CIRCULAR MMC-359

To: Recognized Security Organizations (RSO's), Operators and Company Security Officer (CSO).

Subject: Guidance for the implementation and certification of the ISPS Code.

Reference: Law No. 7 of October 27, 1977 – adopted the Convention SOLAS.
Resolution No. 106-107-DGMM of October 9, 2017.
Implementation of SOLAS Chapter XI-2.
International Ship and Port Facility Security (ISPS Code).
Resolution MSC.198(80) of May 20, 2005.
Merchant Marine Circular: MMC-123; MMC-133; MMC-136; MMC-183;
MMC-346 and MMC-399.

This Merchant Marine Circular supersedes **MMC-368**.

1. PURPOSE:

The purpose of this Merchant Marine Circular is providing information and guidance to concerning the Administrations requirements for compliance with the International Ship & Port Facility Security Code (ISPS Code). It also contains the Administration's policies and interpretations regarding application and implementation of the ISPS Code.

2. SCOPE:

This Merchant Marine Circular applies all Panamanian flagged vessels engaged on international voyage of 500 gross tonnages and upwards.

3. BACKGROUND:

The ISPS Code came into force in 2004, when it was passed as an amendment to the SOLAS (Security of Life at Sea) convention under chapter head IX-2.

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1. Applicability of the ISPS CODE
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4.1 APPLICABILITY OF THE ISPS CODE

4.1.1 The ISPS Code applies to all Panamanian flag vessels engaged on international voyages of 500 gross tonnages and upwards, as described in the MMC-123.

4.1.2 For those Panamanian flag vessels operating in international jurisdictional waters or international coastal voyage must follow the national regulations of the country where it is operating, in order to comply with the ISPS Code.

4.1.3 Starting **September 1, 2025**, the online application for ISSC Full Term or ISPS authorization will be available at the following website link: <https://ecertificatespanama.amp.gob.pa>. You must register to access, as well as to download the User Manual.

4.2 RESPONSIBILITY OF THE COMPANIES OPERATOR

4.2.1 The Companies Operator shall designate a Company Security Officer (CSO) and must ensure which company security officer has the Declaration of the CSO duly endorsed by the Panama Maritime Authority, prior to carry out the initial, intermediate or renewal verification.

4.2.2 For vessel entering the Panamanian registry must schedule the first annual SSAS Test through the use of the new platform. Every 12 months the CSO should program the next SSAS test.

4.2.3 All Companies Operators should maintain a proper communication with the Recognized Security Organization (RSO's) to carry out all the ISPS verification during the established window of the ISPS Code Part/A 19.1.



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4.2.4 If for a special circumstance the ISPS verification cannot be completed within the established window in the ISPS Code Part A/19.1.1, the company operator should apply prior to the expiration of the interim ISSC or prior to the expiration of due date of renewal verifications window through E-Segumar Platform.

4.2.5 Once the INITIAL OR RENEWAL VERIFICATION has been carried out, the operating company must apply to the Full Term ISSC, through E-Platform issued only by the Maritime Authority of Panama, in order to avoid navigate without a valid certificate.

4.3. RESPONSIBILITIES OF THE COMPANY SECURITY OFFICER (CSO)

4.3.1 The Company Security Officer (CSO) is the direct contact point between the company and this Administration in matters related to the ISPS Code. In case of changes the CSO and/or the alternative CSO, the Ship Security Plans (SSP) must be amended accordingly the details on the new CSO and/or alternate CSO and must have the Declaration of the CSO duly endorsed by the Panama Maritime Authority (PMA) on board the vessel.

4.3.2 Apply for the Declaration of Company Security Officer (CSO) duly endorsed by the Panama Maritime Authority, prior to which the Recognized Security Organization (RSO) carried out the initial, intermediate or renewal verification (MMC-123).

4.3.3 The CSO shall ensure that the Continuous Synopsis Record is requested one the vessel is flagged and be updated in case of any changes.

4.3.4 Coordinate all the ISPS verification with the Recognized Security Organization (RSOs) within the established window of the ISPS Code to avoid detentions and/or deficiencies.

4.3.5 Schedule an Annual SSAS Test (according MMC-133).

4.3.6 Ensure that the name of the CSO and contact details shall be identified in the Ship Security Plan (SSP).

4.4 RESPONSIBILITIES OF THE RECOGNIZED SECURITY ORGANIZATIONS (RSO's).

4.4.1 All Recognized Security Organizations (RSO's) acting on behalf of the Panama Maritime Administration (listed in the MMC-136) should maintain a proper communication with the company operator and ensure to make all the necessary arrangements to complete all the ISPS verification during the established window in the ISPS Code Part/A 19.1 and should follow the instructions of this Merchant Marine Circular.

4.4.2 All Recognized Security Organizations (RSOs) must verify that the CSO designated by the Company Operator, already has the Declaration of Company Security Officer duly endorsed by the Panama Maritime Authority during the ISPS Initial, intermediate and renewal verification.

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4.4.3 Verify that the vessel has a Continuous Synopsis Record (CSR) updated, prior to complete the ISPS intermediate and renewal verification. In case there is no CSR on board or not updated, the auditor must raise a minor failure according to the **paragraph 4.9.7**.

The Verification Report must indicate the number and date of issuance of the Continuous Synopsis Record (CSR), in case of CSR on board.

4.4.4 Check that the SSAS equipment is already configured to the following email account threat@amp.gob.pa, according to the MMC-133.

4.4.5 We request all RSO verify the confirmation of the Annual SSAS Test issued by the Flag during the initial, intermediate and renewal verification and from that date onwards, every 12 months the CSO should schedule the next SSAS test.

4.4.6 For transfer of system of ISPS certification (RSO) should proceed according to the paragraph 4.12.

4.4.7 The gaining society should endorse the existing ISSC in the corresponding window and its certificate will remain fully valid.

4.4.8 The RSO which carried out the intermediate verification must send as soon as possible to the following email: isps@amp.gob.pa / issc@amp.gob.pa and no later than 30 days from the date of the verification, a copy of the verification report and a copy of the ISSC duly endorsed (**Note: Failure to comply with this requirement will be considered a bad practice**).

4.4.9 When an interim ISSC is suspended or withdrawn by the Recognized Security Organization (RSO) it must be informed to the following email address: isps@amp.gob.pa and ro-panama@segumar.com

4.4.10 When a Conditional Certificate is issued by the Recognized Security Organization (RSO), as established in item 4.8.4 it must be sent copy to the following email address: isps@amp.gob.pa

4.5 RESTRICTIONS OF THE RECOGNIZED SECURITY ORGANIZATION (RSO's)

4.5.1 All Recognized Security Organization (RSO) acting on behalf of the Panama Maritime Administration should not, by any circumstance:

- Issue a consecutive interim ISSC.
- Issue a short-term certificate after completing the initial verification, except in case described in paragraph 4.8.3 and 4.10.2.
- Issue the Full Term ISSC.
- Set the applicable security level.

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4.6 ISPS VERIFICATION REPORT INFORMATION

4.6.1 Each vessel in which Part A of ISPS Code applies shall be subject to verification specified in section 19.1 Part A of the ISPS Code.

4.6.2 The report should include at least the following information:

- Place and date of ISPS verification
- Identification of the audit team
- Type of verification (interim/initial/intermediate/renewal/additional)
- Audit plan
- Company security officer (CSO) name
- Identification of SSO
- Number and date of issuance of the latest CSR
- Annual SSAS Test date
- Any observations and possible required action
- Recommendations
- Conclusion

4.6.3 If the Recognized Security Organization (RSO) found mayor non-conformity on board during the ISPS verification and compromises the security of the vessel, cargo or the crew it should be documented and reported to the CSO and to the Maritime Ship Security Department at the following email: isps@amp.gob.pa.

4.6.4 Any failure of security equipment or systems, or suspension of a security measure that does not compromise the ship's ability to operate at security levels 1 to 3 shall be reported without delay to the Maritime Ship Security Department with details of the equivalent alternative security measures the vessel is applying, until the failure or suspension is rectified together with an action plan specifying the timing of any repair or replacement.

4.7 TYPES OF ISPS VERIFICATIONS

4.7.1 Interim Verification: short period allowed for implementation on board newly operated vessels, where the Recognized Security Organization must verify vessel's compliance.

4.7.2 Initial Verification: when the vessel is in compliance with all the ISPS requirements of the ISPS Code A/19.1 or before the required certificate under section 19.2 is issued for the first time.

4.7.2.1 The initial verification must be carried out within the period of validity of the interim certificate, in compliance with provisions of the ISPS Code A/19.1.1.

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4.7.2.2 If for a special circumstance the initial ISPS verification (cannot be completed within the established validity of the interim certificate as indicated in the ISPS Code Part A/19.1.1, the operator company, owners, recognized security organization or legal representatives must apply prior to the expiration of the interim ISSC through the E-Platform selecting ISPS authorizations option and shall submit the following documents:

- Statement issued by the RSO indicating the reason for not performing the verification and stating the exact date and place where the ISPS Verification will take place.
- Interim ISSC.
- Document of Compliance Certificate

This Administration will be verified that the vessel maintains a valid Conformance Test Report (CTR) at the time of receiving the application.

4.7.3 Intermediate Verification: During the validity of the Full Term ISSC, at least one intermediate verification will be performed, between the dates of the second and third anniversary of the issuance of the Full Term ISSC, according to the ISPS Code Part A, Rules 19.1.1.3 and under No circumstances can be extended or postponed. The Full Term ISSC shall be endorsed upon successful completion of the intermediate verification by the Recognized Security Organization (RSO).

4.7.3.1 In case a Ship-owner or Company Operator decides not to use the RSO that performed its initial verification (for the purpose of getting an intermediate verification), it will be necessary notify this Administration isps@amp.gob.pa and the gaining society must complete the following document for the change of RSO, prior to carry out the verification and follow the instructions indicated in the [\(ANNEX 1 - SCENARIO 12\)](#).

4.7.3.2 When the intermediate verification cannot be carried out during the window, including the following scenarios: vessels cannot arrive at port before the window date, not available auditor in the previous port. The RSO's must send to isps@amp.gob.pa:

- Statement issued by the RSO indicating the reason for not performing the verification.
- Attending confirmation email issued by the RSO.

4.7.4 Renewal verification: renewal verification shall take place at intervals not exceeding five (5) years and should be carried out within three (3) months before or after the expiring date of the certificate in compliance with provisions of the **ISPS Code A/19.1.1.2 and A/19.3**

4.7.4.1 The renewal verification shall take place at intervals not exceeding five (5) years, if the renewal verification is completed within three months before the expiry date of the existing certificate, the new certificate shall be valid from the date of completion of the renewal verification to a date not exceeding five years from the date of expiration of the existing certificate.

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4.7.4.2 When the renewal verification is completed after the expiry date of the existing certificate, the new certificate shall be valid from the date of completion of the renewal verification to a date not exceeding five years from the date of expiry of the existing certificate.

4.7.4.3 When the renewal verification is completed more than three months before the expiry date of the existing certificate, the new certificate shall be valid from the of completion of the renewal verification to date not exceeding five years from the date of completion of the renewal verification.

4.7.4.4 The Recognized Security Organization must endorse the existing ISSC Full Term after performing the renewal verification according to the ISPS Code Part A/19.3.4. The company operator must apply for the Full Term ISSC, before the expiration of the five months registered in the ISSC Full Term **“Endorsement where the renewal verification has been completed and section A/19.3.4 of the ISPS Code applies”**.

4.7.4.5 For those cases when the Certificate expires, and the vessel is not in a port in which it is to be verified, the Administration may extend the validity of the Certificate according to the ISPS Code Part A/19.3.5. The request has to be send through E-Platform selecting ISPS authorizations option and shall submit:

- Attending confirmation email issued by the RSO stating the exact date and place where the ISPS Verification will take place.

4.7.4.6 Before the expiration of the three (3) months the renewal ISPS verification must be completed and the Company Operator must immediately apply for the ISSC Full Term.

4.7.4.7 After the period mentioned above, completed or not the renewal ISPS verification the RSO's shall not issue any certification to the vessel.

4.7.5 Additional Verification: shall be conducted at request of this Administration, Port State Control Authorities and at any case described in the item 4.11.2.

4.8 TYPES OF ISSC

4.8.1 Interim ISSC: A certificate that may be issued after 1st July 2004, in compliance with provisions of the ISPS Code **A/19.4.1 and 19.4.2** This certificate must identify with the nomenclature “Interim” and the validity should not to exceed more than six (6) months. The Interim ISSC shall be issued in a form corresponding to the template given in the Appendix 2, of the ISPS Code.

4.8.2 Full Term ISSC: Full term ISSC shall be issued only by the Panama Maritime Authority (PMA) after the vessel has successfully completed an initial or renewal verification in compliance with the applicable requirements of Chapter XI-2, ISPS Code A/19.2 and 19.3, relevant provisions of Part B and additional flag requirements, for a period of up to five (5)

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years from the date of successful completion of the aforementioned verifications. During this time the original certificate must remain on board the vessel.

The PMA only will issue the Full Term ISSC for initial (new construction or change of flag) or change of Operator Company when the application for amended CSR point 12 is received through the E-Platform. Both documents will be issue at the same time.

4.8.3 Short Term ISSC: A certificate issued: 1). when changes affecting the ISSC Full Term Certificate. 2). in cases where the initial verification is carried out on the same day that the interim certificate expires, according to the paragraph 4.10.2. 3). In cases when RSO carry out an initial verification after an intermediate verification overdue according paragraph 4.7.3.2. In all cases the certificate must be identified with the nomenclature **“Short Term”** and the validity should not exceed more than one (1) month.

4.8.4 Conditional Certificate: A certificate issued by the Recognized Security Organization, with previous authorization of the Administration in those exceptional cases that will be evaluated by the Maritime Ships Security Department case-by-case basis and do not represent any danger to the vessel, or person on board and without presenting unreasonable threat of harm to the environment according to the paragraph 4.9.4.

The Conditional Certificate may issue with a validity date not exceeding ninety (90) days and this particular certificate shall be identified by the nomenclature **“Conditional Certificate”** and the RSO should send us copy of this certificate at the following email: isps@amp.gob.pa and ro-monitoringfees@segumar.com.

4.9 MAJOR AND MINOR FAILURE

4.9.1 The security equipment specified in the Ship Security Plan (SSP) must always remain operational.

4.9.2 The RSO shall verify that Ship Security Alert System (SSAS) and LRIT equipment is working properly and the vessel maintain on board a valid Conformance Test Report according with MMC-133 and MMC-195. Their non-functioning is considered a major failure.

4.9.3 In case of any Major Failure must be reported immediately to:

- PMA (isps@amp.gob.pa)
- Port Facility Security Officer (PFSO) and
- Competent authorities of any relevant coastal State(s)

4.9.4 When a major failure was found immediate action is required to restore compliance and the Major Failure must be downgraded before departure and the RSO's will endorse the ISSC for intermediate or renewal verification. In case of initial verification, the RSO's must request a Conditional Certificate according to the paragraph 4.8.4.

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4.9.6 An additional verification must be carried out within an agreed period to verify effective implementation of corrective actions.

4.9.7 In case of minor failure the RSO's must be reported without delay to PMA (isps@amp.gob.pa) and the report must include:

- details of equivalent alternative security measures the ship is applying until the failure or suspension is rectified; and
- an action plan specifying the timing of any repair or replacement.

4.10 ISPS CERTIFICATION

4.10.1 The interim ISSC only will be issued if the RSO previously verified that the vessel is in compliance with provisions of the ISPS Code **A/19.4** and for the following purposes:

- A vessel without a certificate, on delivery or prior to its entry or re- entry into service.
- For a Change of Flag.
- When a Company newly commences management of the vessel.

4.10.2 This Administration will authorize the issuance of a Short-Term Certificate in accordance with the provisions of paragraph 4.8.3, or in cases where the initial verification is carried out on the same day that the interim certificate expires. For this purpose, the RSO's may issue a Short Term Certificate with a validity of no more than one (1) month so that the company operator carry out the procedures with the Administration for the issuance of the Full Term ISSC.

4.10.3 Once the **INITIAL VERIFICATION** has been carried out, the operator company must apply for the issuance of the Full Term ISSC, only issued by the Panama Maritime Authority.

4.10.4 Starting January 1st, 2020, the Panama Maritime Authority (AMP) will issue the International Ship Security Certificate (Full Term ISSC) with the same type of vessel as indicated in the Safety Management Certificate (SMC) issued by the RO.

(*) Insert the type of ship from among the following: passenger ship, passenger high-speed craft; cargo high-speed craft; bulk carrier; oil tanker; chemical tanker; gas carrier; mobile offshore drilling unit; other cargo ship.

4.10.5 Starting March 15th, 2025, for the issuance of the International Ship Security Certificate (Full Term ISSC) must maintain a valid Conformance Test Report in accordance with the provisions of MMC-195.

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4.11 AUTHORIZATION FOR ADDITIONAL ISPS VERIFICATION

4.11.1 This Administration inform all Recognized Security Organizations (RSOs) that will not be necessary request an authorization to carry out the additional ISPS verification for the following cases:

- Change of vessel name
- Change of tonnage
- Change of type of vessel
- (*) PSC detention (it will be necessary send us the PSC report and Audit report immediately) at isps@amp.gob.pa
- Flag State detention

4.11.2 For those cases it will be necessary request an additional authorization through E-Platform:

- For single voyage
- For close non-conformities
- SSAS Malfunction authorization
- For SSAS replacement equipment

4.11.3 The Full Term ISSC shall be endorsed upon successful completion of the additional audit by the Recognized Security Organization (RSO).

4.12 TRANSFER OF SECURITY MANAGEMENT SYSTEM CERTIFICATION (CHANGE OF RSO's)

4.12.1 All Recognized Security Organizations (RSOs) should notify the change of RSO to this Administration isps@amp.gob.pa and complete the [Notification form for Transfer of ISPS Certification](#).

4.12.2 After the vessel has successfully completed the verification, the surveyor or auditor must endorse the existing ISSC on board and it will not be necessary to reissue the certificate by the Panama Maritime Authority.

4.12.3 It will be necessary that the Recognized Security Organization send us immediately a copy of the verification report and the ISSC duly endorsed upon completion such verification to the following email isps@amp.gob.pa, in order to update the new Recognized Security Organization (RSO) responsible of the ISPS certification on board.

4.12.4 If the transfer of Security Certification occurs during the initial, annual, intermediate or renewal window, the RSO should proceed according to the provisions described in the [\(ANNEX 1 - SCENARIO 9, 11,12, or 13\)](#), please refer below.

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4.13 NOTIFICATION OF INVALIDATION OF ISSC

4.13.1 The Interim ISSC may only be invalidated at the determination of the RSO and the Full Term ISSC will only be canceled by the Panama Maritime Authority (PMA), through the notification of invalidation sent to this Administration isps@amp.gob.pa.

4.13.2 An existing certificate shall become invalid when, but is not limited to, the following deficiencies:

1. When a vessel has not undergone the periodical audit (initial, intermediate or renewal verification).
2. When a Company cease managing the ship.
3. When a ship changes its Flag.
4. When an ISSC is issued to replace an interim ISSC.
5. When a Company requests withdrawal of the ship from the ISPS Register.
6. A part of the SSP which requires approval upon amendment has been amended without approval.
7. Corrective actions for non-compliance set out at the audit have not been completed within the agreed period of time.
8. When a vessel is not operated in compliance with the rule requirements.
9. The vessel failure to maintain its Ships Security Plan in compliance with the requirements of the ISPS Code.
10. Any other notification of invalidation described by the RSO.

4.14 SHIP OUT OF SERVICE MORE THAN SIX (6) MONTHS (RE-ENTRY INTO SERVICES)

4.14.1 If the vessel is out of service for more than six months, an interim verification as required by the ISPS Code A/19.4.2 and follow the instruction described in the [\(ANNEX 1 - SCENARIO 14\)](#), refer below.

4.15 HARMONIZATION OF ISM/ISPS CERTIFICATION

4.15.1 The harmonized ISM/ISPS audit reduces the number of auditor/inspector visits onboard which saves valuable time and personnel resources while still ensuring regulatory compliance. This Administration recognizes the harmonization system.

4.15.2 Upon successful completion of the harmonized audit/verification, the SMC and ISSC will be issued with the same issuance and expiry dates and the company operator must apply for the Full Term ISSC, according to the provisions described in the [\(ANNEX 1 - SCENARIO 17\)](#), please refer below.

4.16 CHANGES DURING THE VALIDITY OF THE INTERIM ISSC

4.16.1 The RSO shall re-issue the interim ISSC with the same validity as the existing

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certificate if the vessel changes any of the following information:

- When the name of vessel change
- When the tonnage change
- When the name and or the physical address of the operator company changes
- When the type of vessel changes

4.17 CHANGES DURING THE VALIDITY OF THE FULL TERM ISSC

4.17.1 If the vessel changes any of the following information below described during the validity of the Full Term ISSC the RSO shall issue a short term ISSC valid for (1) month (paragraph 4.8.3) and afterwards this Administration will re-issue the Full Term ISSC with the same validity as the existing certificate. When the following conditions are given ([ANNEX 1](#)):

- When the name of vessel changes (SCENARIO 4)
- When the tonnage change (SCENARIO 5)
- When the type of vessel changes (SCENARIO 6)
- When the name and or the physical address of the operator company changes (SCENARIO 7, and/or 8)

4.18 ISSC REVALIDATION FOR REFLAGGING

4.18.1 For those cases when the vessel is cancelled from the Panamanian Registry and immediately reflag again, the company operator must request the reissue the Full Term ISSC again through the E-Segumar platform, selecting the option ISSC **revalidation for Reflagging**. It should be noted that the new certificate will be evaluated and processed by the Maritime Ships Security Department in Panama.

4.18.2 It is worth noting that the previous certificate will become invalid once the vessel is cancelled from the registry automatically. For this reason, the company operator must apply immediately for the reissue of the Full Term ISSC; to more reference you can see the ([ANNEX 1 - SCENARIO 21](#)) below of this Merchant Marine Circular.

4.19 SSAS EXEMPTION CERTIFICATE

4.19.1 The SSAS exemption must be requested according MMC-123.

4.20 PRINTING GUIDANCE FOR ISSC CERTIFICATE AND ISPS AUTHORIZATION

4.20.1 International Ship Security Certificate (ISSC) shall be printed out in a dual page (letter size (8.5"X11") or A4 size if letter size is not available) and remain onboard. They should be printed in black and white or colors.

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4.20.2 ISPS Authorization shall be printed out in a single page (letter size (8.5"X11") or A4 size if letter size is not available) and remain onboard. They should be printed in black and white or colors.

4.20.3 SSAS exemption certificate shall be printed out in a single page (letter size (8.5"X11") or A4 size if letter size is not available) and remain onboard. They should be printed in black and white or colors.

NOTE: FOR ISPS CERTIFICATION GUIDANCE (SCENARIOS) AND REQUIEREMENTS FOR THE ISSUANCE OF THE FULL TERM ISSC, PLEASE REFER TO THE [\(ANNEX 1\)](#).

August, 2025 – Modification on paragraph 4.2.4, 4.2.5, 4.7.2.2, 4.7.4.6, 4.8.2, 4.8.3, 4.10.3, 4.10.5, 4.11.2, 4.19.1

June, 2025 -Modification paragraph 4.7.2.

March, 2025 – Correction in the paragraph 4.7.3

February, 2025 - Restructuration of all Circular.

June, 2024 – Elimination of paragraph 17, regarding overdue verification and paragraphs were numbered.

September, 2023 – Restructuration of all Circular.

May, 2021 – Inclusion in the reference and replacement the Annex 1 - paragraph 17.4 and 26 (note).

February, 2021 – New paragraph 7.11, 11.4, 15.1 and 26, the paragraphs were numbered.

May, 2020 – New paragraph 25 and the paragraphs were numbered.

December 2019 – Modification of the item 9.2 and item 5, 9, 12 and 17 of the Annex 1.

October 2019 – Change of the MMC subject and Restructuring of the numerical sequence and modification paragraph 8,9, 10, 11,12,13,14.

June 2019 - Including Annex of Application for SSAS Exemption Certificate.

March, 2019 - Modification of paragraph 7 and 9 and new paragraph 9.1, 14, 20.1 and 21.

January, 2019 - Inclusion of paragraphs 19 and 20.

December, 2018 - modification of paragraph 18 point 4.

December, 2018 - Modification and new paragraphs of item 11, 17 and 19.

February, 2018 - inclusion of new paragraphs 2.10, modification of item 8 to 9 and 12.

November, 2017.

Inquiries concerning the subject of this Merchant Marine Circular or any other request should be forward to:

Maritime Ships Security Department
General Directorate of Merchant Marine
Panama Maritime Authority

Phone: (507) 501-5037/501-5085

E-mail : isps@amp.gob.pa

Website: <https://panamashipregistry.com/circulars/>