

Umoja Return Submission Quick Reference Guide



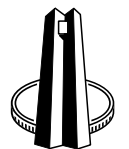
SOUTH AFRICAN RESERVE BANK
Prudential Authority

Agenda:

Key Learning Objectives

Umoja Portal End-Users

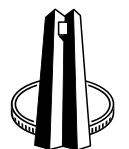
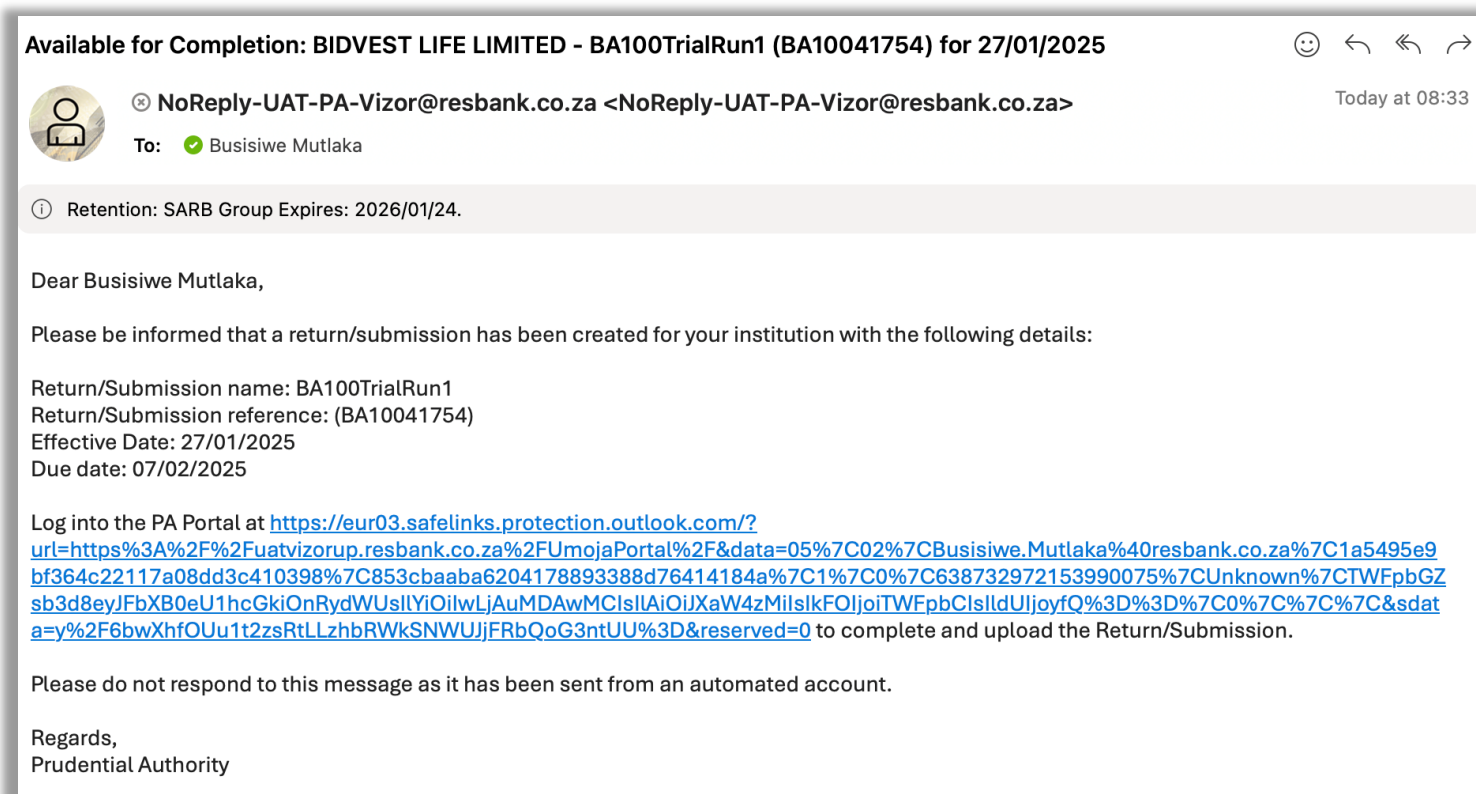
- How to access and navigate the Umoja portal (New users)
- How to Manage Users - User Access and Roles
- Notification Triggers
- Return Submission methods
- Demonstrate how to do Manual Excel & Manual input
- How to request Resubmission
- Demonstrate how to add comments
- How to Request for due date extensions
- Q&A



Accessing The Umoja Portal

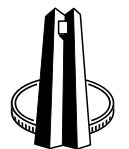
To access the Umoja portal, go to: <https://paportal.resbank.co.za/Umojaportal/>. You will land on the PA Umoja Login page, enter your login details then click on login.

Example of a Notification of a return/submission ready for Completion.

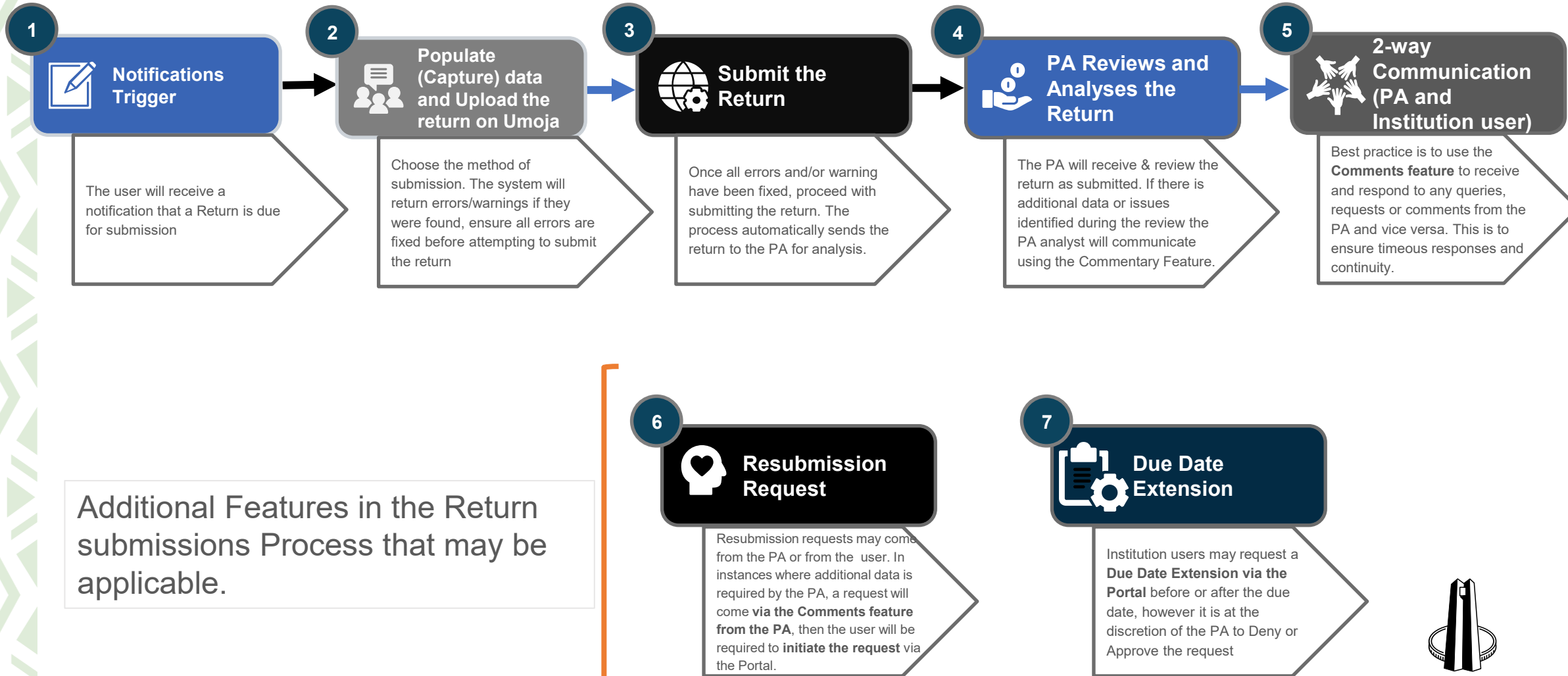


User Roles & Access:

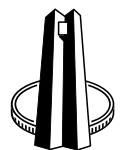
- **PA Online Administrator** – Responsible for adding, granting and removing permissions within the PA-Online system.
- **Application Notification User** – Responsible for submitting applications or notifications to the PA.
- **PA Online Profile Manager** – Responsible for managing the institution's profile (e.g., related party submissions).
- **Return User** – Responsible for return submissions (User will only see Returns).



Umoja Returns Process:



Additional Features in the Return submissions Process that may be applicable.



Return Submission Methods:

1. Manual Input

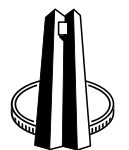


2. Excel Upload

The screenshot shows an Excel spreadsheet titled "BA100 - BALANCE SHEET". The spreadsheet is divided into sections for "ASSETS" and "LIABILITIES". The "ASSETS" section includes items like "Cash and balances with central bank", "Cash in hand", "Gold coin and bullion", "Local and foreign currency", "Mandatory reserve deposits with central bank", "Other balances with central bank", "Short term negotiable securities", "Hypothecated certificates of deposit", "Treasury bills", "Other", "Less: credit impairments", "Loans and advances to customers", "Home loans", and "Commercial mortgages". The "LIABILITIES" section includes "Operations in the Republic", "Actual balances at month-end", "Total bank2", "Monetary item", "Bank into group", "Consolidated bank", and "Consolidated bank controlling company". The spreadsheet also includes a legend for "Data Source" and "Data Type".

3. Automated Upload. (XML & API enabled)

```
<CB type="schema" guid="31d35924-88a6-4e8a-abcf-3c8a2d5cd">
  <CB type="group">
    <CB100 type="group">
      <CB100_x005F_x002E_01 type="group">
        <CB1071463 type="item">
          <value>823.000000000</value>
        </CB1071463>
        <CB1071464 type="item">
          <value>1651.000000000</value>
        </CB1071464>
        <CB1071465 type="item">
          <value>41889.000000000</value>
        </CB1071465>
        <CB1071466 type="item">
          <value>1041.000000000</value>
        </CB1071466>
        <CB1071467 type="item">
          <value>938.000000000</value>
        </CB1071467>
        <CB1071470 type="item">
          <value>0.000000000</value>
        </CB1071470>
        <CB1071471 type="item">
          <value>0.000000000</value>
        </CB1071471>
        <CB1071472 type="item">
          <value>0.000000000</value>
        </CB1071472>
        <CB1071473 type="item">
          <value>12001.000000000</value>
        </CB1071473>
        <CB1071474 type="item">
          <value>0.000000000</value>
        </CB1071474>
      </CB100_x005F_x002E_01>
    </CB100>
  </CB type="group">
</CB type="schema">
```



How to Submit a Return via Manual Input

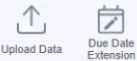
1

This method enables you to input data directly into each section of your submission. Click on the return/submission to input data for | then for each data page click on the “Edit” button to manually capture data for that page.

Return/Submission Details

Name: BA100 performance return8 Reference Number: BA10035756
Effective date: 20/01/2025 Due date: 22/01/2025
Status: No Data Categories:

Actions



Please select a form to view

| BA100 performance return8 | Status: No Data |
|---------------------------|--|
| BA100 | Edit View Delete |
| BA100: Balance Sheet | Edit View Delete |
| Comments | Edit View Delete |

[Back](#)

Edit

Click on the EDIT button. The form view of this data page will appear, populate the details

2

Populate return data in the brown fields accordingly.

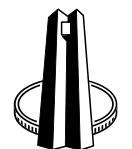
| Form View | | | | |
|--|---------|-----------------------------|------------------|-----------------|
| BA100 - BALANCE SHEET (Confidential and not available for inspection by the public) (All amounts to be rounded off to the nearest R'000) | | | | |
| ASSETS | Line no | Operations in the Republic1 | | |
| | | Banking C0010 | Trading C0020 | Total1 C0030 |
| Cash and balances with central bank | R0010 | 0 | 0 | 0 |
| Cash in hand | R0020 | 0 | 0 | 0 |
| Gold coin and bullion | R0030 | | | 0 |
| Local and foreign currency | R0040 | | | 0 |
| Mandatory reserve deposits with central bank | R0050 | | | 0 |
| Other balances with central bank | R0060 | | | 0 |
| Short term negotiable securities | R0070 | 0 | 0 | 0 |
| Negotiable certificates of deposit | R0080 | | | 0 |
| Treasury bills | R0090 | | | 0 |
| Other | R0100 | | | 0 |
| Less: credit impairments | R0110 | | | 0 |
| Loans and advances to customers | R0120 | 0 | 0 | 0 |
| Home loans | R0130 | | | 0 |
| Commercial mortgages | R0140 | | | 0 |
| Credit cards advances | R0150 | | | 0 |
| Lease and instalment debtors | R0160 | | | 0 |
| Overdrafts | R0170 | | | 0 |
| Redeemable preference shares and other equivalent instruments issued to provide credit | R0180 | | | 0 |
| Trade, other bills and bankers acceptances | R0190 | | | 0 |

3

Once you're done, click on Validate & save or Save as draft if you're not ready to Validate the data.

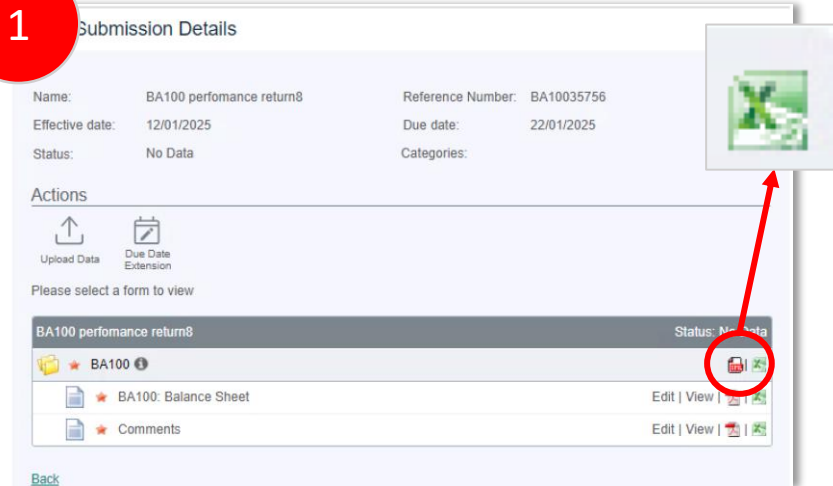
Save As Draft

Validate & Save



How to Submit a Return via Excel Upload

1



Submission Details

Name: BA100 performance return8 Reference Number: BA10035756

Effective date: 12/01/2025 Due date: 22/01/2025

Status: No Data Categories:

Actions

Upload Data Due Date Extension

Please select a form to view

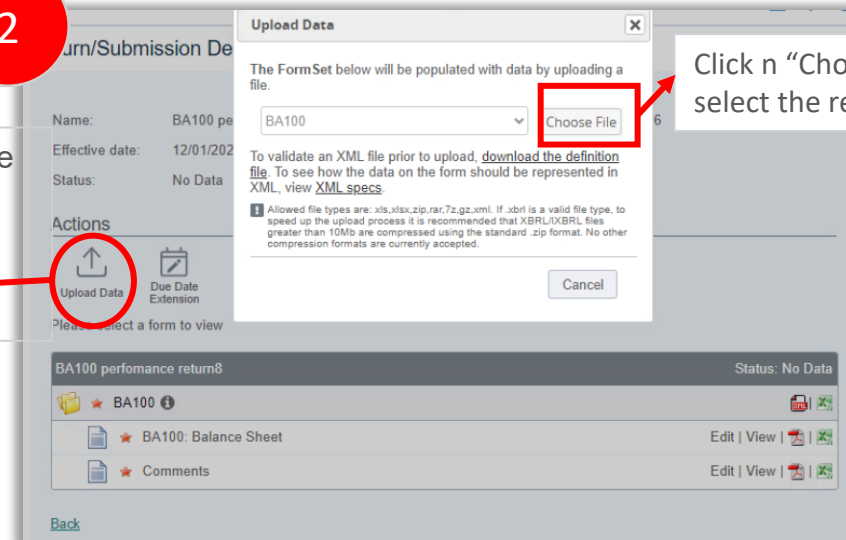
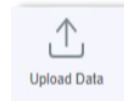
| BA100 performance return8 | Status: No Data |
|---------------------------|-----------------|
| BA100 | |
| BA100: Balance Sheet | Edit View |
| Comments | Edit View |

[Back](#)

Click on the excel button to download the template file. The Return might have multiple data page under it, please ensure to download the template file aligned to the main heading of the Return, i.e. BA100. Populate the downloaded file with data, once done Save and close the file.

2

Click on the Upload Data button. Then click on Choose file button to browse and select the prepopulated data file for importing.



Upload Data

The FormSet below will be populated with data by uploading a file.

Name: BA100 pe BA100 Choose File

Effective date: 12/01/2025

Status: No Data

To validate an XML file prior to upload, [download the definition file](#). To see how the data on the form should be represented in XML, view [XML specs](#).

Allowed file types are: xls,xlsx,zip,rar,7z,gz,xmli. If .xmli is a valid file type, to speed up the upload process it is recommended that XBR/IXBRL files greater than 10Mb are compressed using the standard .zip format. No other compression formats are currently accepted.

Cancel

BA100 performance return8 Status: No Data

| BA100 | |
|----------------------|-------------|
| BA100: Balance Sheet | Edit View |
| Comments | Edit View |

[Back](#)

Click n "Choose File" to browse and select the relevant file.

How to Submit a Return via Excel Upload

The screenshot shows a web application interface for 'Busisiwe Mutlaka, 1 LIFE INSURANCE LIMITED'. The page title is 'Return/Submission Details'. It displays submission information: Name: Return Submission TEST, Reference Number: BA10048570, Effective date: 11/12/2024, Due date: 12/12/2024, Status: Valid, and Categories: (empty). Below this is an 'Actions' section with five buttons: 'Validate & Submit' (circled in red with a red '1' and an arrow pointing to a text box), 'Upload Data', 'Due Date Extension', 'Upload History', and 'Errors & Warnings' (circled in red with a red '2' and an arrow pointing to a text box). Below the actions is a section titled 'Please select a form to view' with a table listing forms: 'Return - BA100' (with a green checkmark and an info icon), 'BA100: Balance Sheet' (with a green checkmark), and 'Comments' (with a green checkmark). Each row has 'Clear | Edit | View' links and icons. A 'Back' link is at the bottom left. A red arrow points from the 'Validate & Submit' button to a text box on the right. Another red arrow points from the 'Errors & Warnings' button to a text box below it. A third red arrow points from the 'Errors & Warnings' button to a small 'Errors & Warnings' icon with a red '12' badge.

Busisiwe Mutlaka, 1 LIFE INSURANCE LIMITED
(Change)

Return/Submission Details

Name: Return Submission TEST Reference Number: BA10048570
Effective date: 11/12/2024 Due date: 12/12/2024
Status: Valid ⓘ Categories:

Actions

1 Validate & Submit Upload Data Due Date Extension Upload History 2 Errors & Warnings

Please select a form to view

| Return Submission TEST | |
|------------------------|-----------------------------|
| Return - BA100 ⓘ | Clear Edit View ⓘ ✕ |
| BA100: Balance Sheet | Edit View ⓘ ✕ |
| Comments | Edit View ⓘ ✕ |

[Back](#)

Click on the “**Validate & Submit**” button to submit the return to the PA. If the system returns “errors”, that means your submission was unsuccessful. You will be required to fix the errors before you proceed.

Use the Errors and warnings button to view the list of the errors received.



Query Management

1

Busisiwe Mutlaka , ABC Margin/CB Bank

Manage Returns/Submissions

This page allows you to perform all activities related to managing returns/submissions.

[View Returns/Submissions](#)

Draft Returns/Submissions

| Submission Name | Reference Number | Version | Category |
|-------------------------|------------------|---------|----------|
| ABC CFI Returns 01 | CFI32306 | 0.1 | |
| CB Extension | CB29276 | 0.1 | |
| CB Train Extension | CB29258 | 0.1 | |
| CB Train Happy Scenario | CB29253 | 0.1 | |

A Return with comments will have a 'speech bubble' icon. Click on this icon to view the sent comments from the PA.

2

Busisiwe Mutlaka , ABC Margin/CB Bank

View Return/Submission Comments

[Actions](#)

PA Supervision Centre User 13/06/2024 14:53

Good day,
Please note your
Extension approved
Kind Regards

(Return/Submission Revision: 0.1)

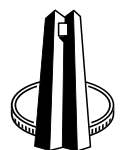
[Reply](#)

Supporting Documents

[Choose File](#) No file chosen

[Add](#) [Cancel](#)

[Back](#)



Resubmission request

1

Busisiwe Mutlaka , ABC Margin/CB Bank

Manage Returns/Submissions

This page allows you to perform all activities related to managing returns/submissions.

[New Returns/Submissions](#)

[Draft Returns/Submissions](#)

| Submission Name | Reference Number | Version | Categories | Status | Effective date | Due date | Actions |
|--------------------|------------------|---------|------------|---------|----------------|------------|---------|
| ABC CFJ Returns 01 | CFJ32366 | 0.1 | | No Data | 14/10/2024 | 14/11/2024 | |
| CB_Extension | CB29276 | 0.1 | | No Data | 11/06/2024 | 02/07/2024 | |
| CB_Train_Extension | CB29258 | 0.1 | | No Data | 03/06/2024 | 02/07/2024 | |

2

Return/Submission Details

Name: Margin Practice Resolve Queries Reference Number: MR29248

Effective date: 05/06/2024 Due date: 28/06/2024

Status: Approved Categories:

Actions

[Request Resubmission](#) [Upload History](#) [View Comments](#)

Please select a form to view

| Margin Practice Resolve Queries | Status: Submitted |
|--|---|
| Margin Requirements | View Download |
| MROTC: Margin Requirements | View Download |
| Supporting Documents | View Download |

[Back](#)

3

Busisiwe Mutlaka , ABC Margin/CB Bank

Request Resubmission

Please enter the reasons you would like to resubmit this return/submission.

Return/Submission name: FC Training 4

Revision of return/submission: 1.0

Reasons for resubmission: [Please select](#)

Please specify changes since previous revision:

If necessary, please attach an accompanying file detailing the changes:

[Send Request](#)

[Cancel](#)

Requesting a Due Date extension

1

Return/Submission Details

Name: TRAINING_2024 Dec Reference Number: BA10048974
Effective date: 10/12/2024 Due date: 31/12/2024
Status: No Data Categories:

Actions

Upload Data **Due Date Extension**

Please select a form to view

| TRAINING_2024 Dec | Status: No Data |
|----------------------|-----------------|
| Return - BA100 | |
| BA100: Balance Sheet | Edit View |
| Comments | Edit View |

[Back](#)

Click on the Due Date Extension button to send the request.

2

Request Due Date Extension

Please enter a new due date and the reasons you would like to extend the due date of this return/submission.

Institution name: 1 LIFE INSURANCE LIMITED
Return/Submission name: TRAINING_2024 Dec
Reference: BA10048974
Return/Submission Effective date: 10/12/2024
Return/Submission due date: 31/12/2024

Request new due date (dd/mm/yyyy):

Reasons for due date extension:

If necessary, please attach an accompanying file:

Indicate the “New Due date”, “Reasons for the due date extension” and upload a file to accompany the request (If applicable)