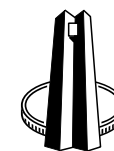
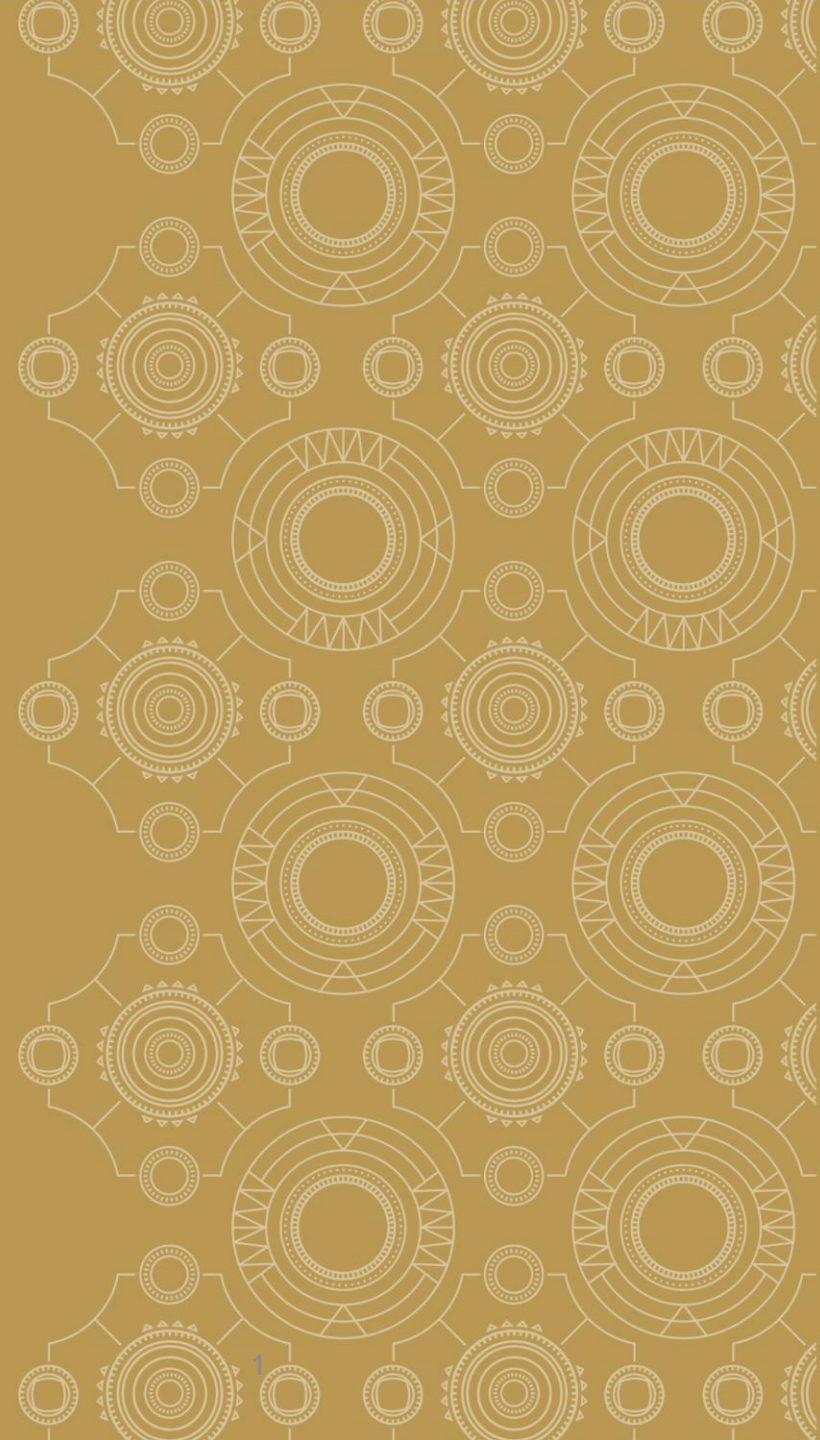


Umoja Industry Engagement



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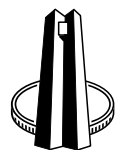
Disclaimer

Please note that the contents of this presentation are for information purposes. Financial institutions must adhere to formalised issuances related to all the information communicated in the presentation.



AGENDA

1. Welcome
2. Transformation Re-cap
3. PA Transformation Journey
4. Umoja Snapshot
5. Umoja Technical Specifications
6. Umoja Collection Mechanism Demo
7. Next Steps
8. Questions

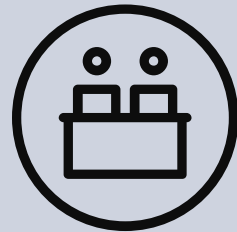


Systems Transformation Programme Recap

Key Objectives



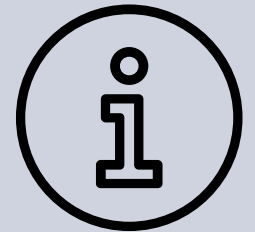
Systems that will improve the regulation of all financial institutions



Systems that will enable PA to coordinate, collaborate and engage with relevant external stakeholders



Processes and systems that will allow for more efficient co-ordination and collaboration on supervision and oversight



Provide systems that will enable the PA to improve data, information and analytics processes



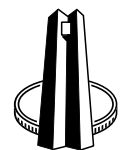
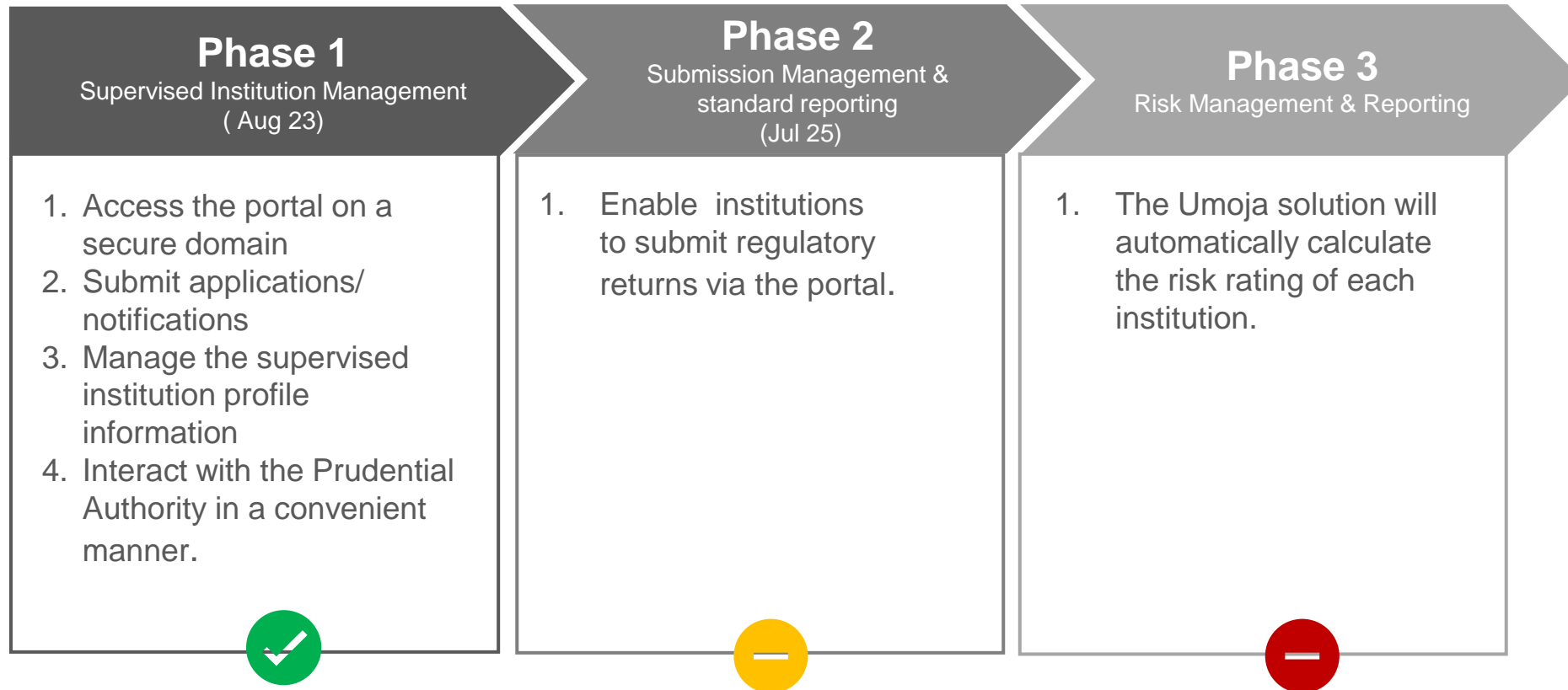
PA Transformation Journey



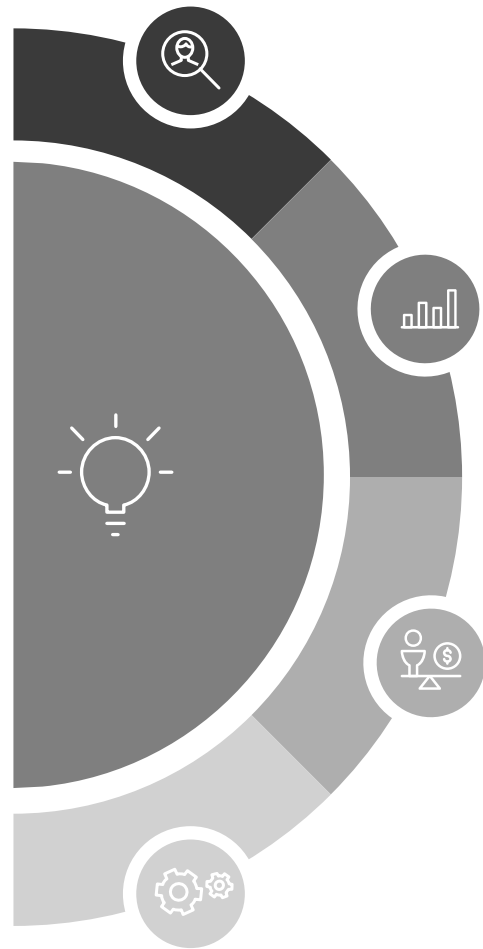
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Umoja Implementation approach

The PA is moving away from the use of secure email functionality to send applications and notifications



Phase 1 simplified



Standardised processes for handling Applications and Notifications

Standardised process for handling Licensing Applications

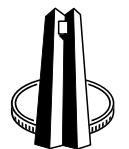
Automated approach to the management and visualisation of demand and work-related tasks in the context of case management.

Reporting and Analytics dashboards in relation to profile and case management.



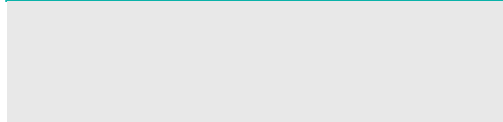
Benefits

- **Industry**
 - Institutions are now accountable for the accuracy of their profile data.
 - Institutions will be able to track the status of submissions on the portal.
 - Communication through the portal through two-way comments
 - Automated pro-forma invoice
- **PA**
 - Enhanced teamwork and collaboration
 - The PA will only be responsible for the approval of the information based on the outcome of the case.
 - Improved data quality
 - Standardised communication to the Industry
 - Automated application fees, invoice and receipts



Return process standardization objectives

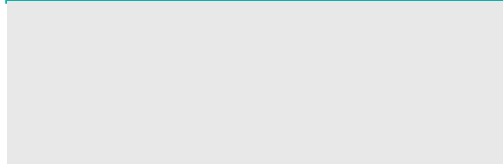
Same submission and reporting channels



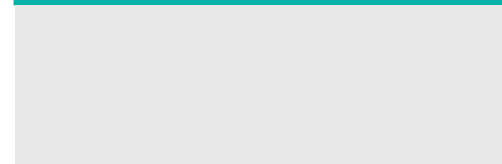
Improved data quality



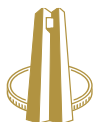
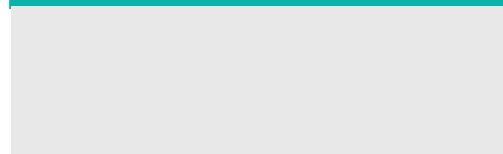
Consistent interaction with Institutions



Effective collaboration



Improved productivity



Prioritisation Outcomes

1

- Margin Requirements
- CFI
- Co-Operative Banks
- Financial Conglomerates



Nov 2023 –
March 2024



April 2024 – Dec
2024

- CVA
- FRTB
- BA100
- BA110
- BA120
- BA200
- BA210
- BA320
- BA340
- BA400
- BA410
- BA420
- BA500
- BA600
- BA610
- BA700
- MI

2

- ESD
- BA701
- BA325
- BA300
- BA325
- BA330
- Mutual Banks
- BA125
- BA130

Jan 2025– July
2025



December 2025



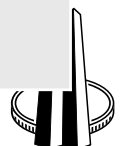
- Insurance
- FC Capital
- BA501
- BA220

3

4

Umoja Phase 2 – release schedule

Release	Technical	Operationalisation	Production
Release 1 (November 2023 – July 2024)	November 2023 – March 2024	April 2024 – June 2024	July 2024 (regulatory submissions on Umoja)
Release 2 (April 2024 – July 2025)	April 2024 – May 2024	August 2024 – June 2025	July 2025 (tentative go-live)
Release 3 (August 2024 – July 2025)	August 2024 – October 2024	November 2024 – April 2025	July 2025 (tentative go-live)
Release 4 (January 2025 – January 2026)	January 2025 – June 2025	July 2025 – December 2025	January 2026 (tentative go live)



Baseline vs Target Architecture



Submission Methods



Manual Web



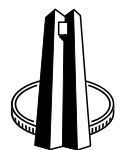
Excel



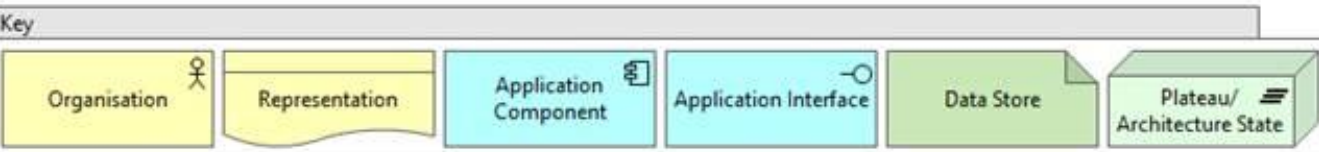
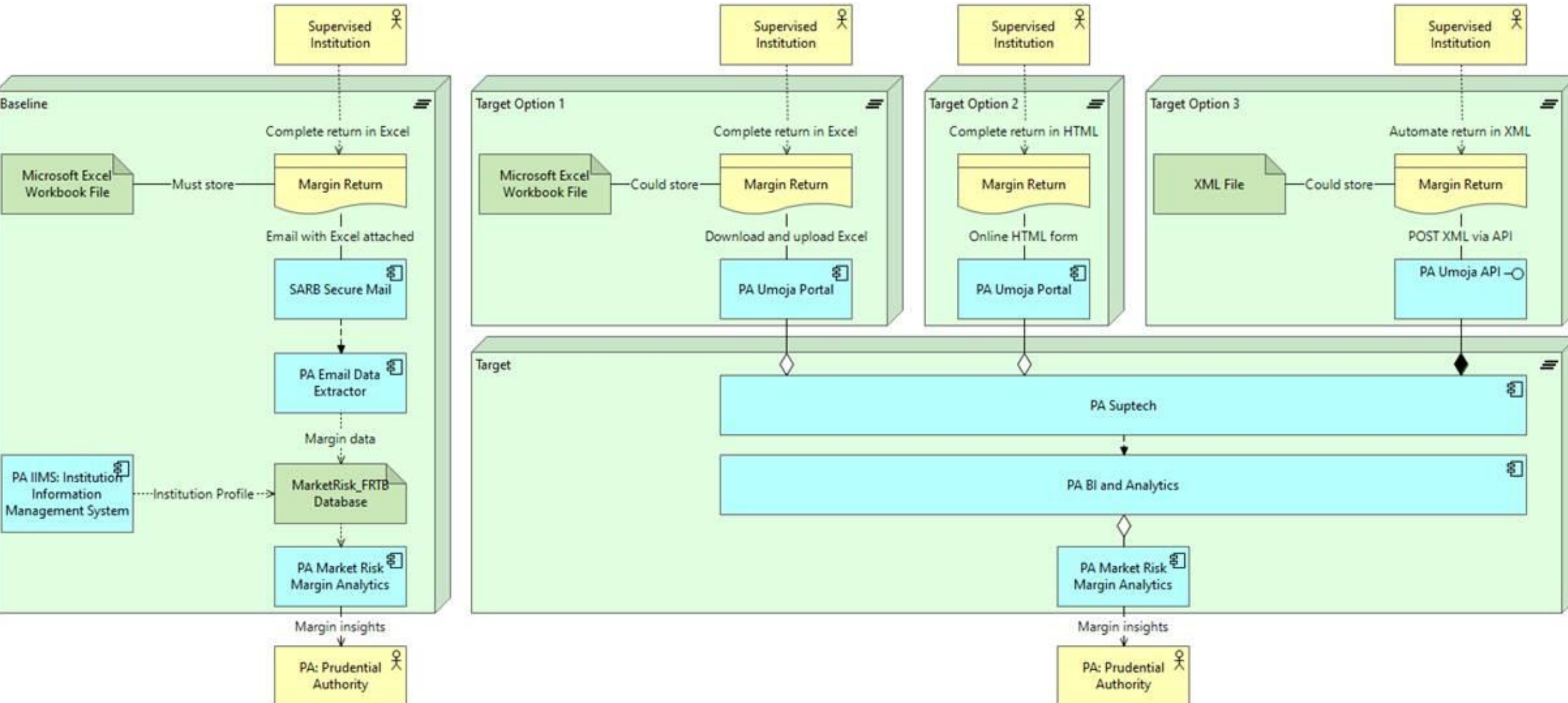
XML Via Portal



XML Via API



Baseline versus Target Architecture



How the data was transported before/after?

TREE

- Snippet of XML before

ACTUAL FILE

SARBDEX Submission

```
<sarbforms:SARBForms Reference="20231201D3" Set="D3" Period="20231201" Institution="0329568" Test="0" >
  <sarbforms:SARBForm Form="BA325" >
    <sarbforms:Cell UniqueNumber="120001" Value="0" />
    <sarbforms:Cell UniqueNumber="120002" Value="0" />
  </sarbforms:SARBForm >
</sarbforms:SARBForms >
```

UMOJA Submission

TREE

- Snippet of XML after (Alternative)

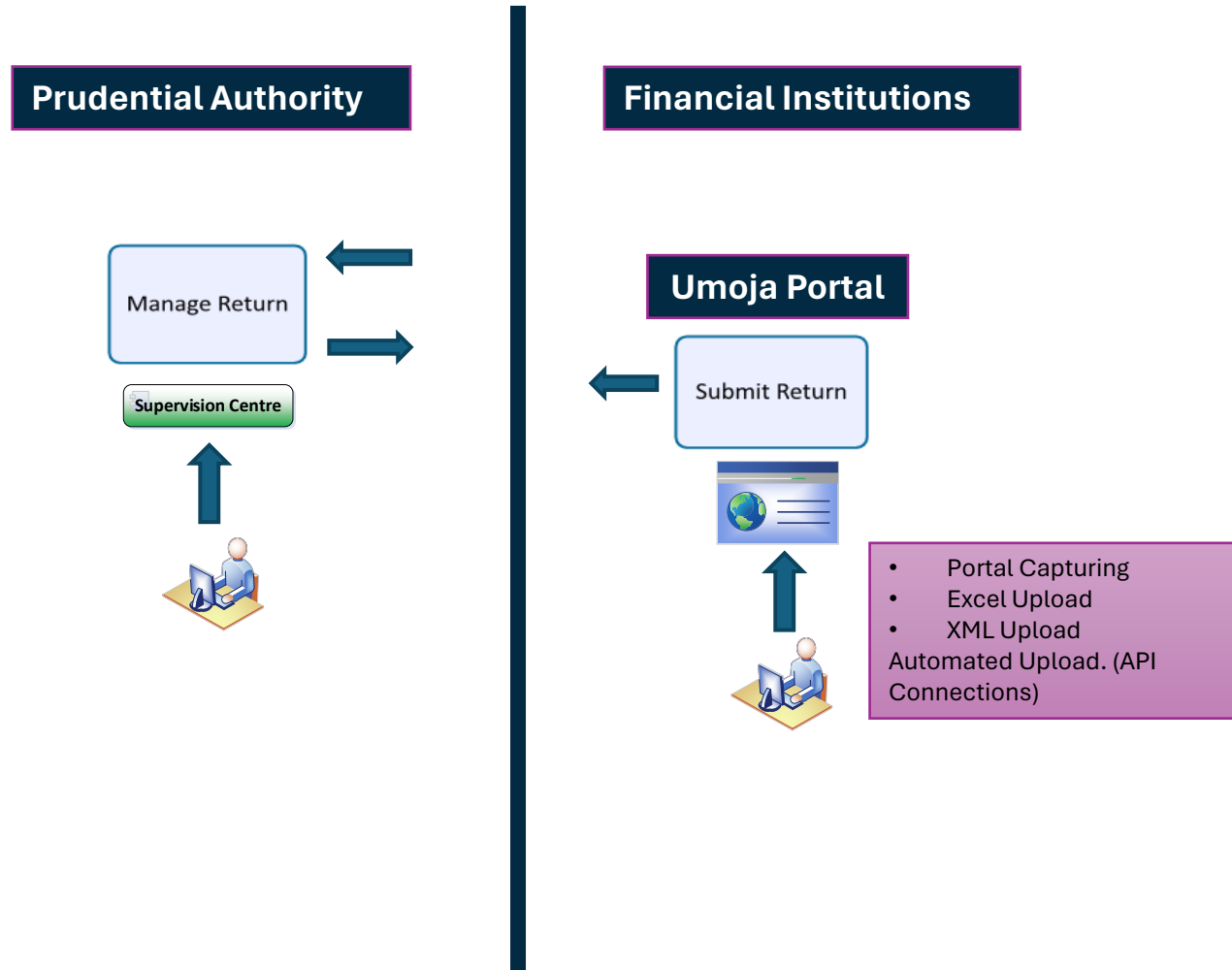
ACTUAL FILE

```
<FC type="schema" guid="8e061425-3ed6-496a-b4ca-85dfae1558ec" versionNumber="1" >
  <FC type="group" >
    <FC001 type="group" >
      <FC001_x005F_x002E_01 type="group" >
        <FC1200001 type="item" >
          <value>5589.000000000</value>
        </FC1200001>
        <FC1200049 type="item" >
          <value>5987.000000000</value>
        </FC1200049>
      </FC001_x005F_x002E_01 >
    </FC001 >
  </FC >
</FC >
```

Submission Methods Demo



Return Submission and management



Next Steps



Release 1 Operationalization



We are here...

01 Industry Engagement

March 2024

- Monthly industry update
- Industry trial runs

02 Information Sessions

April 2024

- Technology Specifications planning
- Umoja Architectural Design

03 Training & UAT

May 2024

- End User Training on the Solution to the PA
- Train the Industry on how to do the submissions
- Updated Schemas
- Technology Specifications
- Umoja Architectural Design

05 Release 1 Stabilization

July 2024

Stabilization on Release 1 based on the returns cycle and legislative requirements.

04 Industry Dry Runs

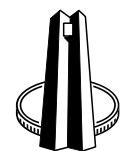
June 2024

- Industry to test Submitting using the Portal
- PA to verify and Validate



2024

Parallel runs and Go-live



Thank you



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