Statistical Management System (SMS)
User Manual - Insurance

Version 1.0

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Revision History

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Contents

1 INTRODUCTION 6

1.1 Objective 6
1.1.1 Purpose 6

1.2 RE Portal Site Map 7

1.3 How to Begin 7
1.3.1 Void Data 8

1.4 Browser Compatibility 8

2 USER AND REGISTRATION 8

2.1 Main User Registration 8
2.1.1 Objective 8
2.1.2 Registration 9
2.1.3 Email Verification 10
2.1.4 Account Activation 11
2.1.5 Account Registration Rejection 11
2.1.6 How to Login 12

2.2 Sub User Registration 13
2.2.1 Objective 13
2.2.2 How to Create Sub User 13
2.2.3 Email Verification 14
2.2.4 Account Activation 14
2.2.5 Remove/Change of Sub User 14

2.3 External Users 16
2.3.1 Objective 16
2.3.2 How to Grant Access to External Users 16

3 MY PROFILE 17

3.1 Objective 17
3.1.1 My Profile 17
3.1.2 Email Subscriptions 18
3.1.3 Mandatory Security Questions 20
3.1.4 Change Password 22
3.1.5 Change MFA 23
3.1.6 Switching RE Profile 25

4 RE PROFILE 26

4.1 Objective 26
4.1.1 Business Information 26
4.1.2 Details of Office 27
4.1.3 Key Officers 32
4.1.4 External Service Arrangement (ESA) 36
4.1.5 Board Composition 40
4.1.6 Board Committee 41
4.1.7 Funds – for Life Direct 42

5 SUBMISSION AND FORMS 43

5.1 Objective 43
5.1.1 How to Submit Form and Form Permission based on User Role 43
5.1.2 Color-coded Cells 44
5.1.3 Item Dropdowns 45
5.1.4 Copy From 45
5.1.5 Submissions 46
5.1.6 Excel Import 47
5.1.7 Forms 50
5.1.7.1 Download Excel 50
5.1.7.2 Consolidated View 52
5.1.8 Forms Status Notification 52
5.1.9 Preliminary Reason 53

5.2 Universal Forms 54
5.2.1 Anti-Money Laundering (AML) 54
5.2.2 Employment 54

5.3 Insurance Sector – Financial Statement and Industry-Specific Forms 55
5.3.1 General Direct, General Reinsurance and Captive 55
5.3.2 Broker General Life and Managers 55
5.3.3 Lloyd's 56
5.3.4 Life Direct 56
5.3.5 Life Reinsurance 58

6 EXTENSION OF TIME 60

6.1 Objective 60

6.2 How to Request for An Extension of Time 60

7 QUERY 64

7.1 Objective 64

7.2 How to Use Query 65

8 RESUBMISSION 67

8.1 Objective 67

8.2 How to Apply for Resubmission 67

8.3 Amendment Required 70

9 HELPDESK 72

9.1 General Helpdesk 72
9.1.1 Objective 72
9.1.2 How to Use General Helpdesk 73

9.2 Dropdown Request 76
9.2.1 Objective 76
9.2.2 How to Use Dropdown Request 76

10 OTHER MODULES 77

10.1 Bulletin Board 77
10.1.1 How to Use Bulletin Board 77

10.2 RE Dropdown Group 78
10.2.1 How to Use RE Dropdown Group 78

10.3 Master List Group 79
10.3.1 How to Use Master List Group 79

APPENDIX 1 81

Frequently Asked Questions 81

1 Introduction

1.1 Objective

1.1.1 Purpose

The main objective of this document is to provide guidance and step-by-step process on how to use the SMS portal for the purpose of online form submission as required by Labuan FSA.

In SMS, each RE (Reporting Entity) is tagged to one or more form categories based on its industry sector and license type. The form category is also determined by the RE's nature of business and it distinguishes the type of forms to be submitted via SMS.

The form categories for **Insurance Sector REs** are classified as per below: -

i. General Insurers
   a. General Direct (GD) Main form
   b. Retakaful General Direct (R-GD) Islamic Window

ii. General Reinsurers
   a. General Reinsurance (GR) Main form
   b. Retakaful General Reinsurance (R-GR) Islamic Window

iii. Captives PCC
   a. Captives PCC (PCC) Main form
   b. Retakaful Captives PCC (R-PCC) Islamic Window

iv. Captives (Other than PCC)
   a. Captive (C) Main form
   b. Retakaful Captive (R-C) Islamic Window

v. Life Insurers
   a. Life Direct (LD) Main form
   b. Retakaful Life Direct (R-LD) Islamic Window

vi. Life Reinsurers
   a. Life Reinsurance (LR) Main form
   b. Retakaful Life Reinsurance (R-LR) Islamic Window

vii. Insurance Brokers
   a. Broker (BR) Main form
   b. Retakaful Broker(R-BR) Islamic Window

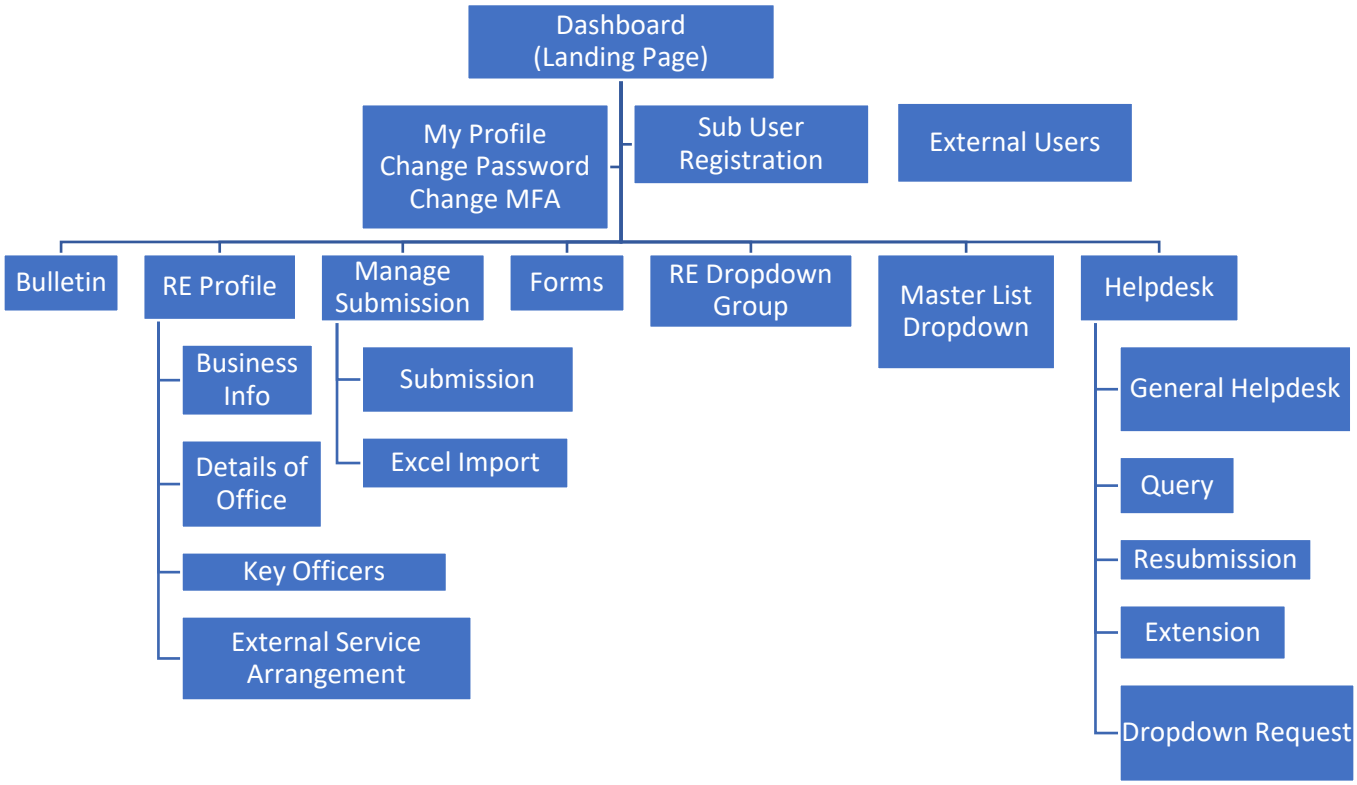
viii. Insurance Managers
   a. Insurance Manager (IM) Main form
   b. Retakaful Insurance Manager (R-IM) Islamic Window

ix. Underwriting Managers
   a. Underwriting (UM) Main form
   b. Retakaful Underwriting (R-UM) Islamic Window

x. Lloyd's Syndicate
   a. Lloyd's (L) Main form
   b. Retakaful Lloyd's (R-L) Islamic Window

1.2 RE Portal Site Map

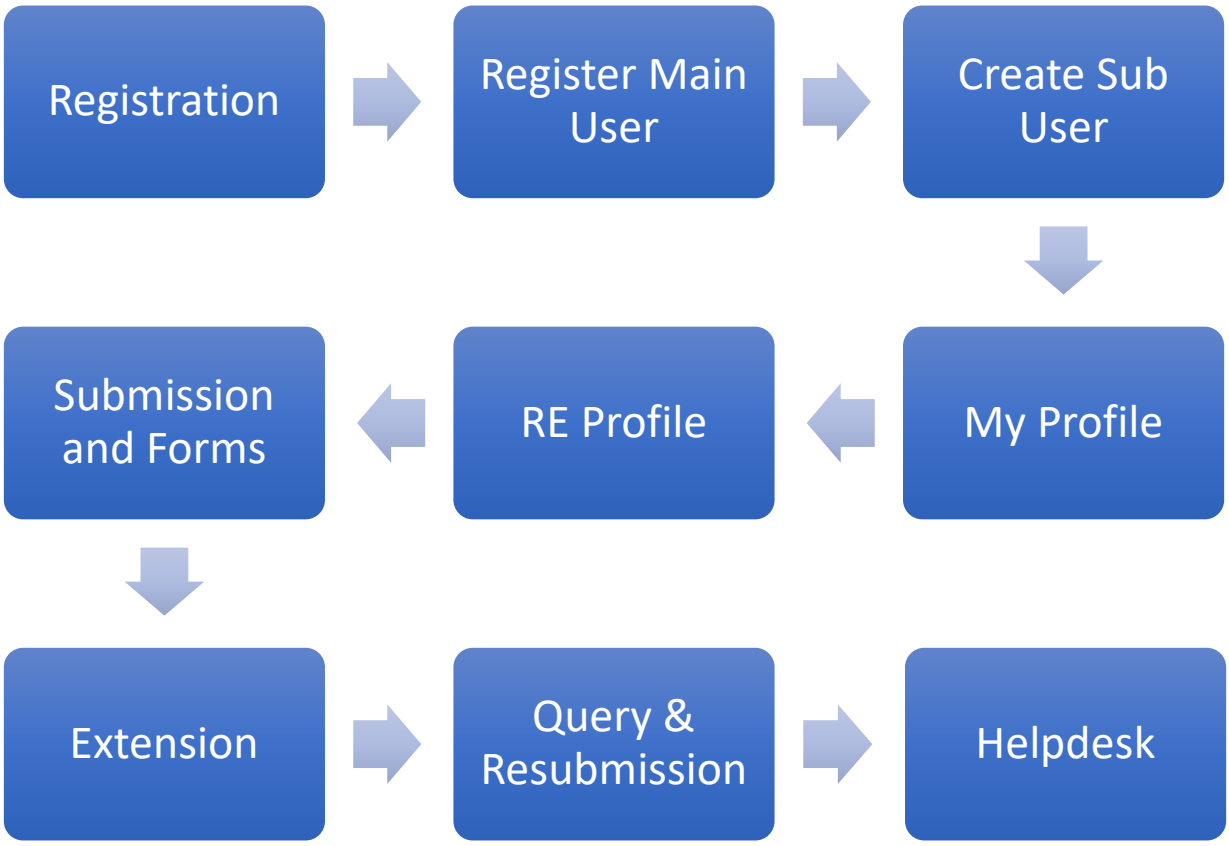
The RE Portal site map below depicts the structure of the system for RE User. The diagram also shows the navigation menu applicable to RE User.



1.3 How to Begin

The SMS Portal is developed to ensure convenient and efficient procedure for periodical form submission.

The diagram below displays the modules featured in the system. Form submissions and other relevant procedures (Extension, Query, Resubmission) will be done via online using the SMS Portal. The next sections will explain the step-by-step process and instruction from User Registration to Form Submission, replying to Query, applying for Resubmission and Extension of Time and other related modules.



1.3.1 Void Data

Generally, user will have to adhere to this rule – the system does not allow user to delete/remove any data, however the data status may be changed to 'Void' – to indicate the data is not usable anymore.

1.4 Browser Compatibility

The SMS Portal is best viewed in the latest version of Google Chrome, Microsoft Edge, Mozilla Firefox (61.0 & above), and Safari on OSX – with 1024x768 resolution. It is also compatible with Internet Explorer 11.

Please allow pop ups in your browser setting for the SMS Portal to prompt notification. User is encouraged to clear browser cookies and cache before performing the next period of submission.

The browser shortcut to clear cache is by using Control+Shift+Delete key.

2 User and Registration

2.1 Main User Registration

2.1.1 Objective

Due to security and data confidentiality, only RE Main Users (Principal Officer/Trust Officer/Directors) that are approved by LabuanFSA will be granted access to use the SMS Portal.

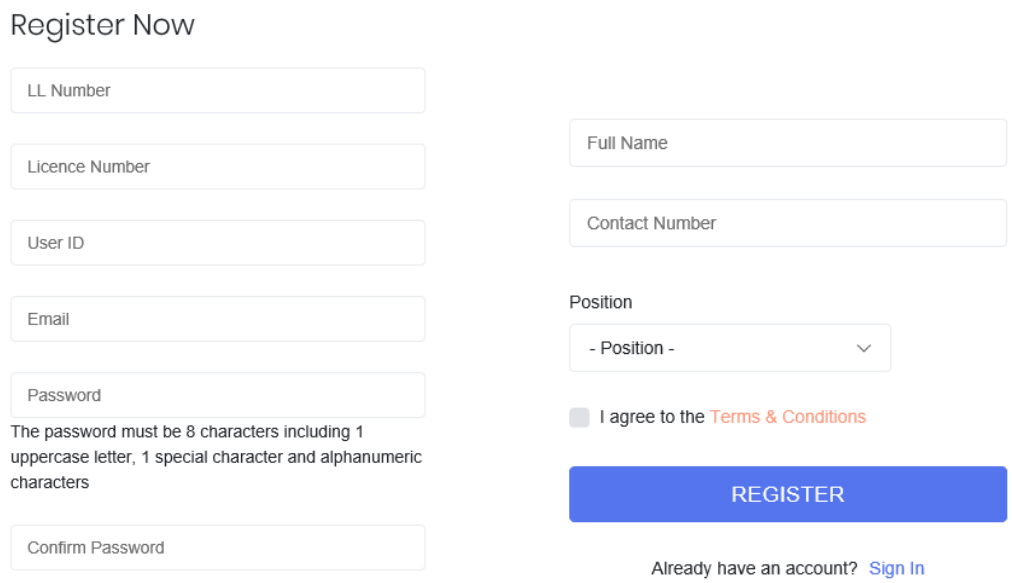
2.1.2 Registration

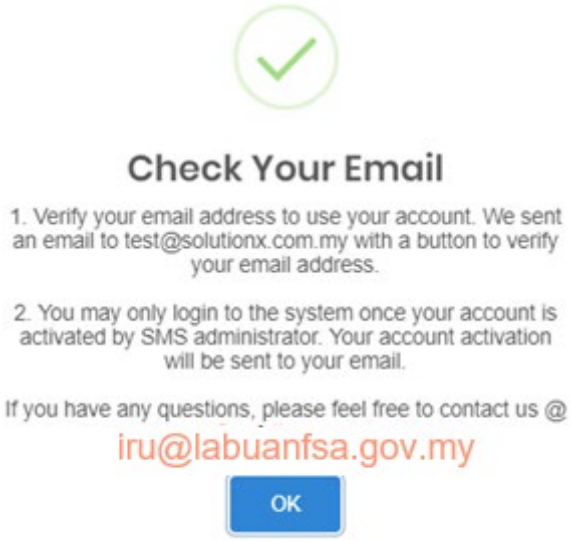
RE Main User registration is done via online in the provided website URL https://sms.labuanfsa.gov.my.

The user must observe and fill in the following key details for verification:

i. Labuan Registration Number (LL Number) – if applicable
ii. License Number – if applicable
iii. User ID – to be provided by Labuan FSA

The steps for Main User registration are as follows:

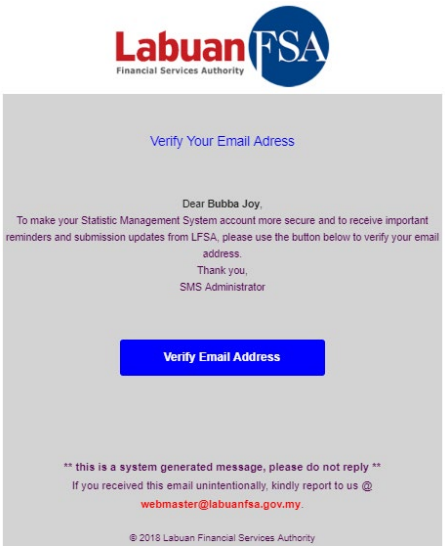
Step	Action
1	Launch a browser and go to https://sms.labuanfsa.gov.my
2	Click at the Register link Don't have an account? Register
3	The following details in the screenshot will need to be entered when creating a new RE user. Please refer to screenshot, all the fields are mandatory – except LL Number or Licence Number. 
4	Click the Register button.
5	Upon successful registration, the pop-up message below will appear.

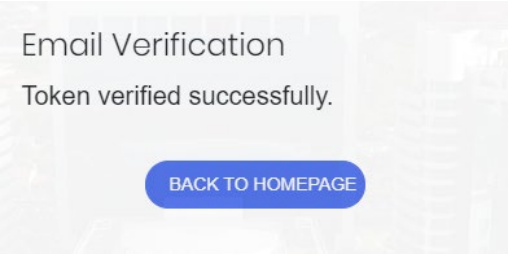
	
6	A system generated message will be emailed to your inbox. The next step is continued in the next section.

2.1.3 Email Verification

Next, a system-generated email will be sent to your mailbox.

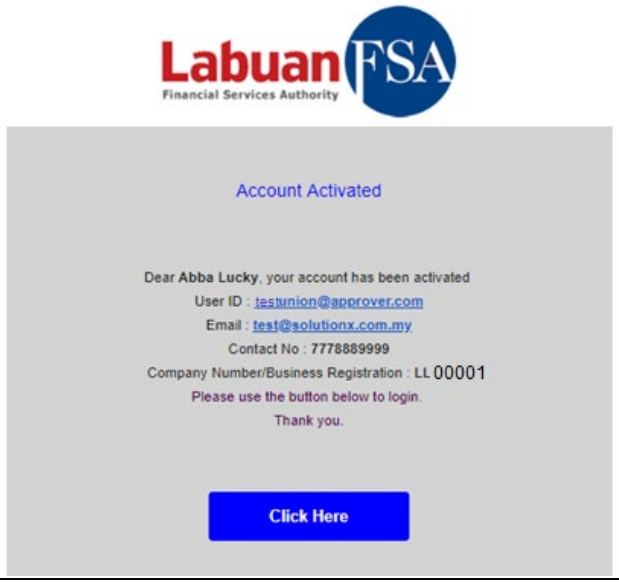
SMS Portal will send alerts and notification via email; please ensure to verify your email.

Step	Action
1	Launch a browser and go to your email inbox that was used in the registration.
2	Check for the RE User Registration email. 
3	Click the 'Verify Email Address' button to verify your email.
4	The below pop-up will appear once 'Email Verification' is successful.

	
5	The account is still in Pending status until Labuan FSA Officer verified and activated the account. The next step is continued in the next section.

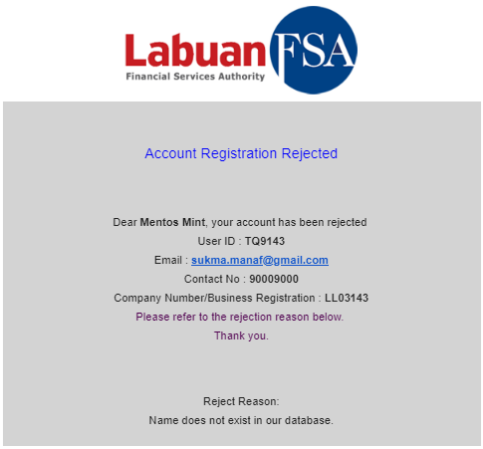
2.1.4 Account Activation

Next, account activation notification will be sent once your account is activated.

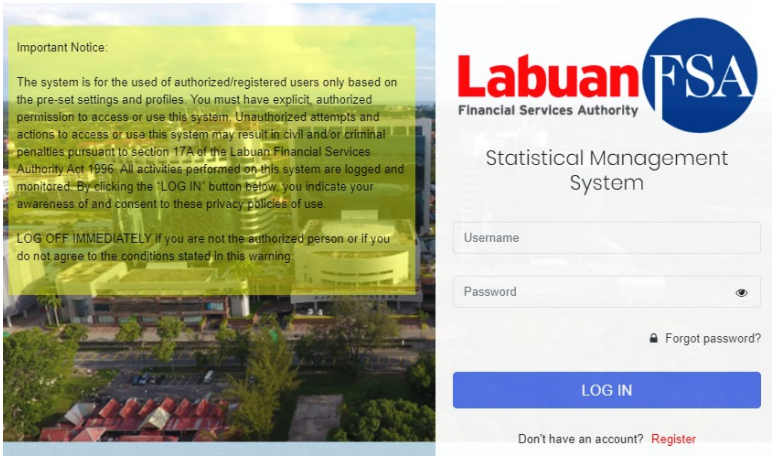
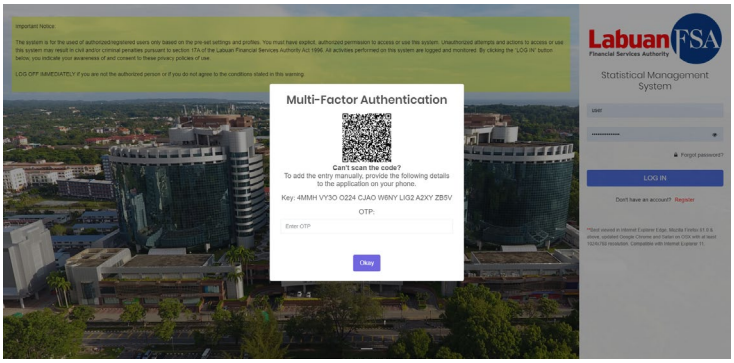
Step	Action
1	Once your account is activated, a system generated email is sent to indicate user can now login into the portal.
2	Please confirm that the following email is received in your inbox. 
3	RE Main User is now able to log on to the SMS portal.

2.1.5 Account Registration Rejection

The user account approval is subject to Labuan FSA's discretion – Labuan FSA may decide to reject the user account should there be any ambiguity or data inconsistency encountered. If this situation occurs, user will be notified via email as below:



2.1.6 How to Login

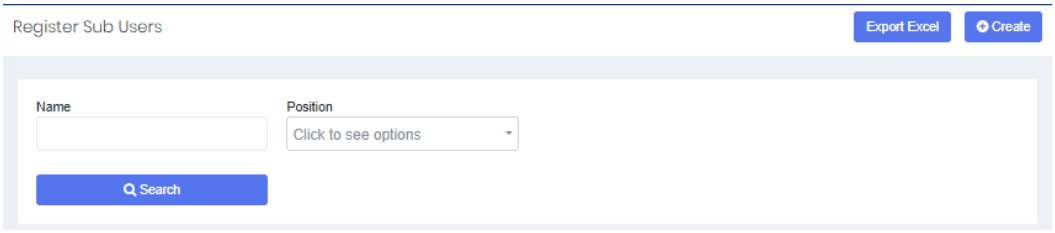
Step	Action
1	Launch a browser and go to https://sms.labuanfsa.gov.my
2	This is the SMS portal website. User can key in the Username and Password to login and click **LOGIN**. 
3	QR code will appear for multi-factor authentication. User can scan the QR code using authentication app or can enter the Key manually to get the OTP number. Enter the OTP number and click on the 'Okay' button. 
4	Dashboard page will appear.

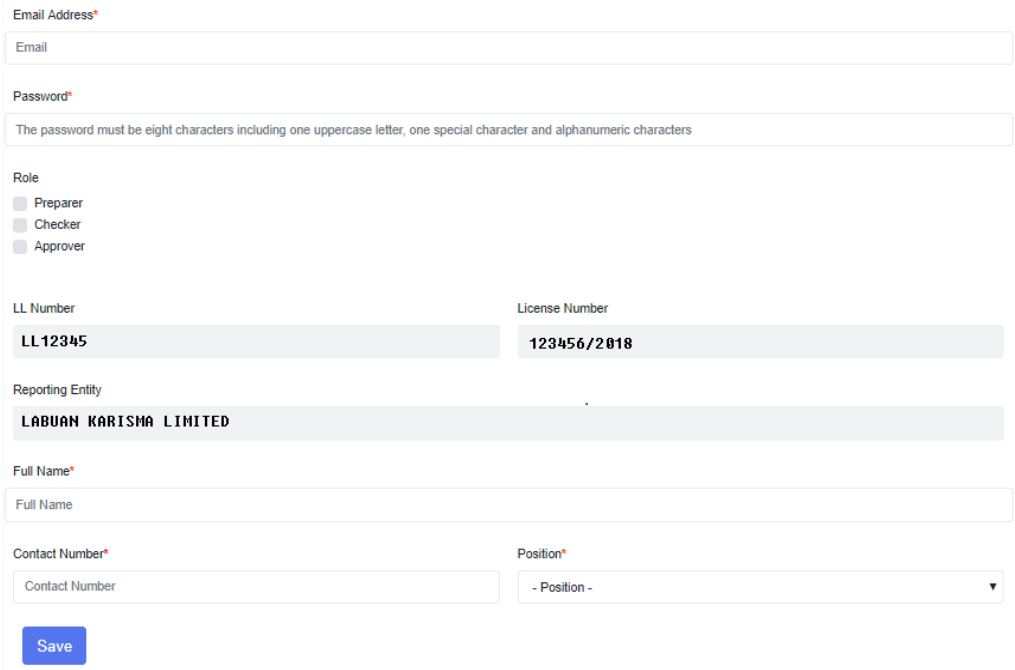
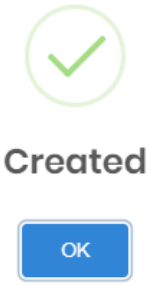
2.2 Sub User Registration

2.2.1 Objective

The Main RE User is given the privilege to create Sub User/s (Preparer/Checker/Approver role) within your organization. However, Sub User/s account approval and activation will still need to be granted by Labuan FSA officer.

2.2.2 How to Create Sub User

Step	Action
1	From the menu, select Sub User Registration.
2	Click Create button 
3	Fill in the mandatory fields. There are 3 types of User Roles: i) Preparer – the user responsible to perform data entry in the submission forms. A Preparer does not have the privilege to verify or approve and submit the forms. ii) Checker – the user responsible to verify the submission forms. Checker is also allowed to re-open and edit the forms. A Checker can also perform the Preparer role. iii) Approver – the user responsible to approve and submit the submission forms. Approver is also allowed to re-open and edit the forms. An Approver can also perform the Preparer and Checker roles.

	
4	Click Save button.
5	A pop-up notification will appear to indicate save is successful. 

2.2.3 Email Verification

Refer to Section 2.1.3 for Email Verification steps.

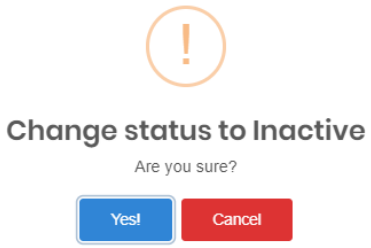
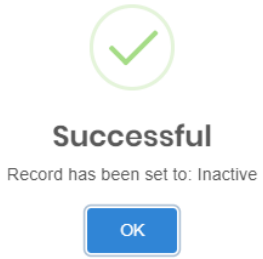
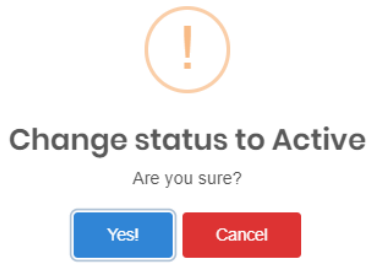
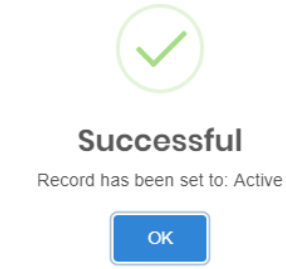
2.2.4 Account Activation

Refer to Section 2.1.4 for Account Activation steps.

2.2.5 Remove/Change of Sub User

The RE Main User as the Administrator of RE has the authority to set the Sub User account status to Active or Inactive. Labuan FSA will be notified via system-generated email of any changes to user account.

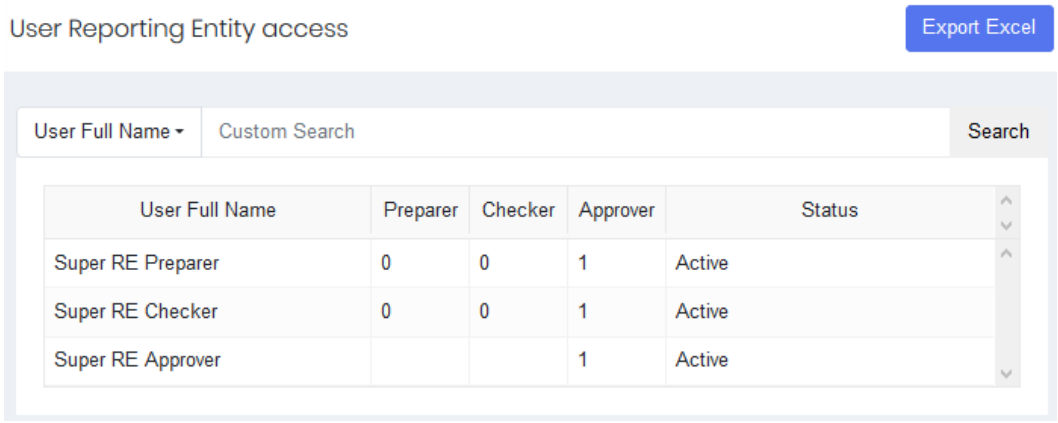
Step	Action
1	To activate or deactivate the Sub user account, click at the Active/Inactive icon

2	To set inactive: A pop-up confirmation will appear. Click Yes to confirm, and vice versa.  
3	To activate: A pop-up confirmation will appear. Click Yes to confirm, and vice versa.  

2.3 External Users

2.3.1 Objective

This page shows the list of external users that have been assigned to represent the RE company. This module is applicable to RE Main Users only

Step	Action
1	Click at the External Users menu, the page is launched. 
2	The above list displays the names and roles of External Users assigned for the RE. This information is for viewing only.

2.3.2 How to Grant Access to External Users

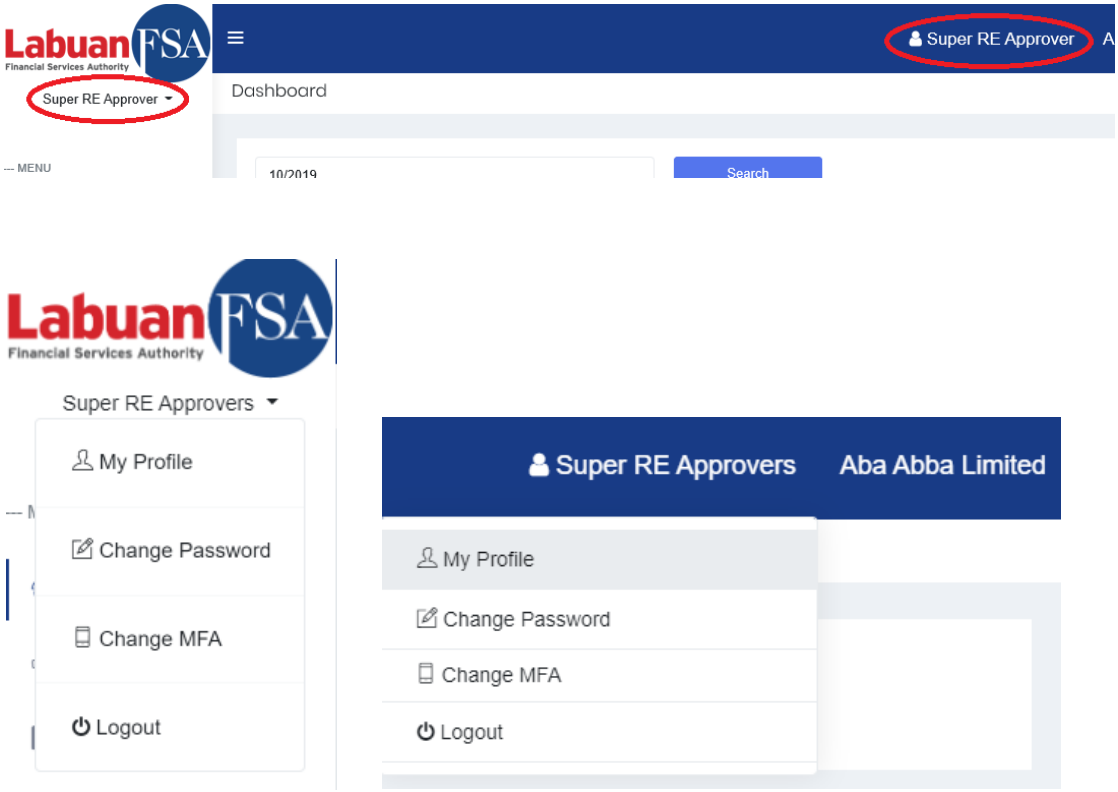
This action is carried out by Main User in the Helpdesk module, refer to Section 9.1

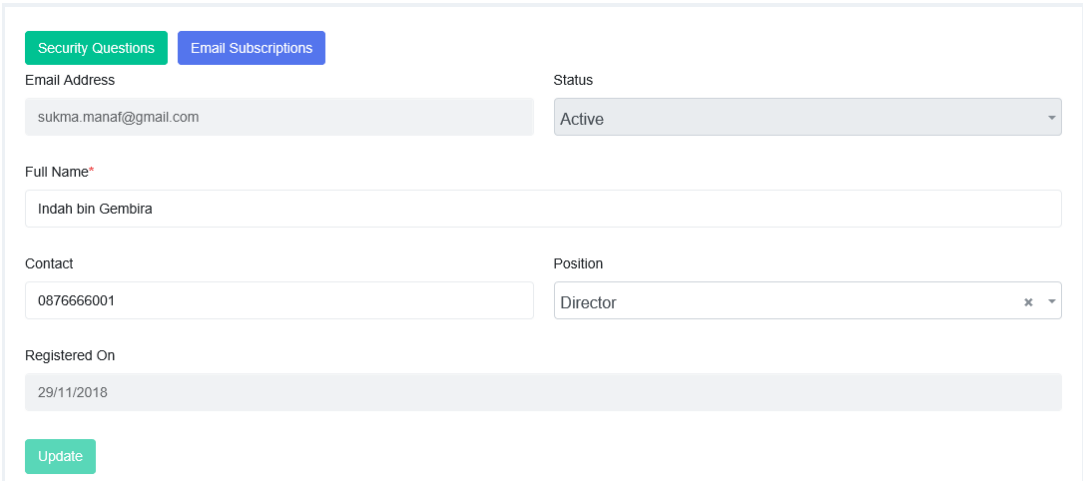
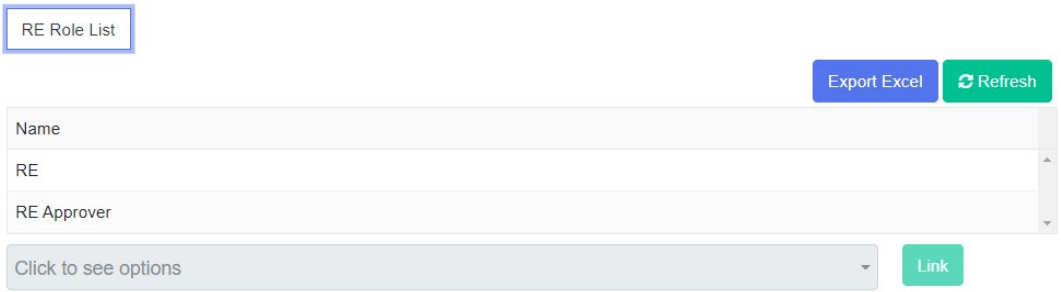
3 My Profile

3.1 Objective

RE User may update his/her details in the system in My Profile section. User is only allowed to update the enabled fields and may only view the information on the assigned Reporting Entity, and User Roles. Security Questions and Email Subscriptions may also be managed in this module.

3.1.1 My Profile

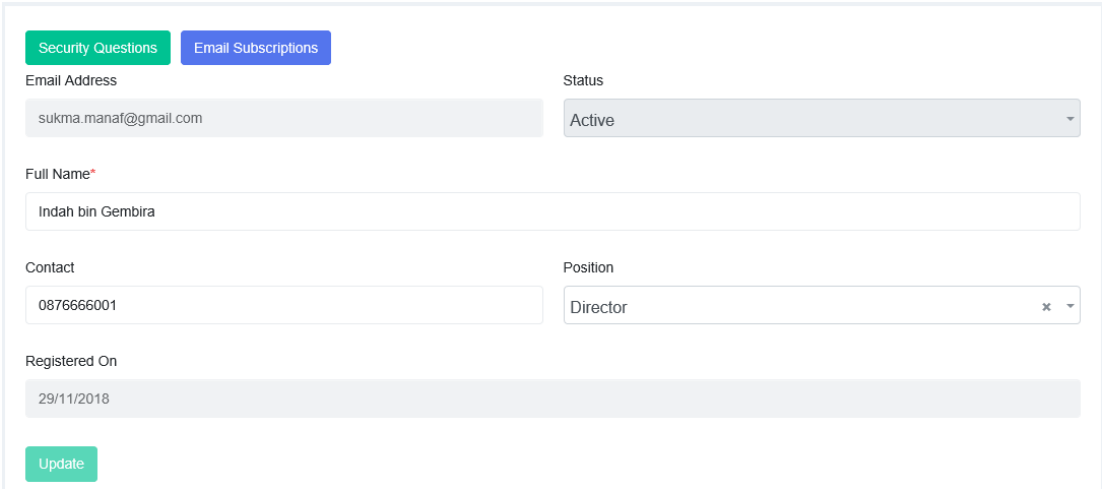
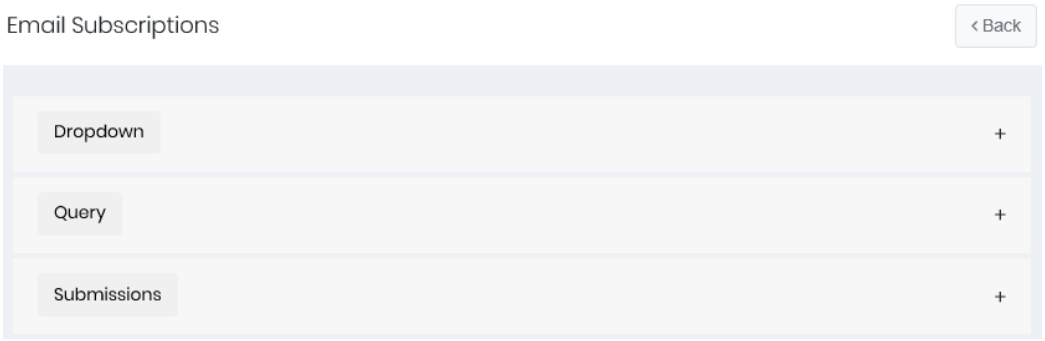
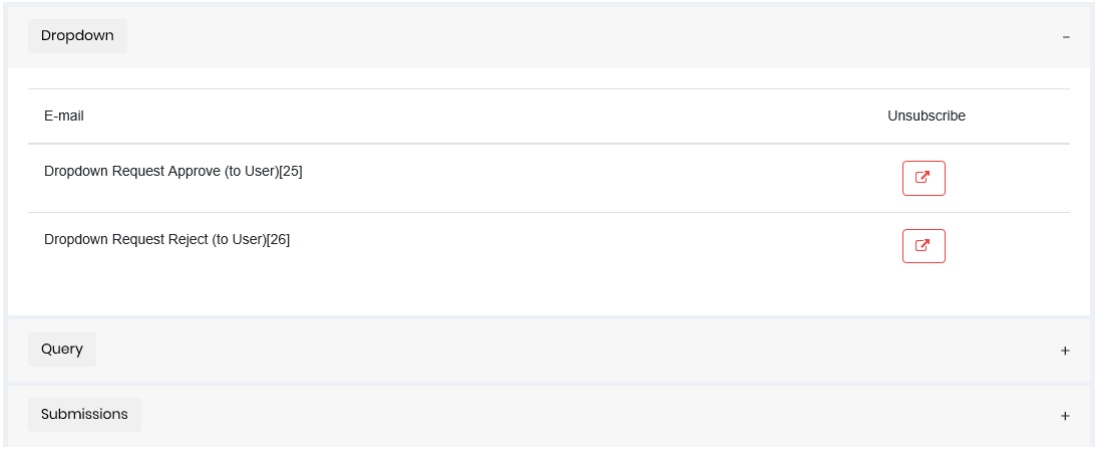
Step	Action
1	Login and click the User Name at top left or top right 
2	Edit My Profile details – for the enabled fields ONLY.

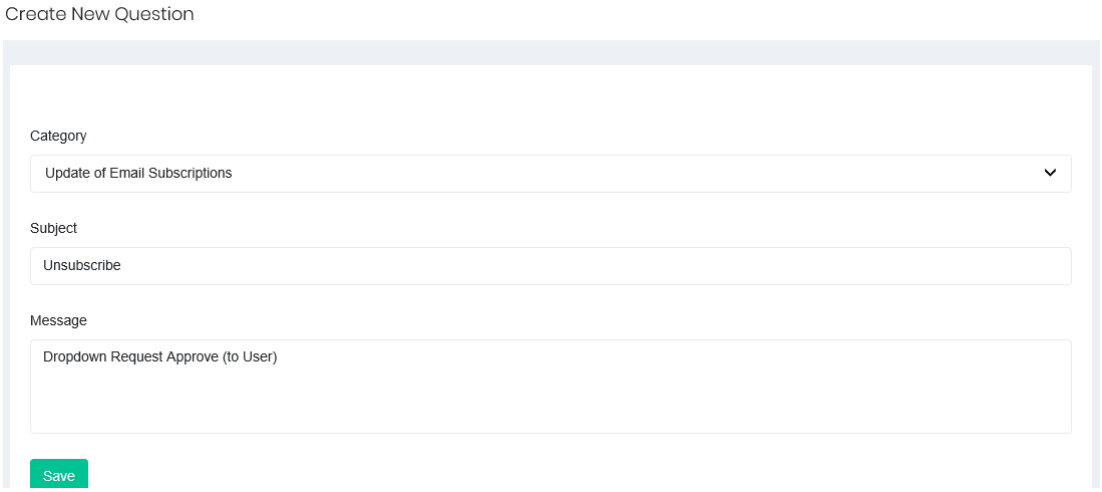
	 Click the Update button to save.
3	User Role List – for viewing ONLY. 

3.1.2 Email Subscriptions

Users will be automatically subscribed to SMS Portal system-generated email, however he/she may choose to request for subscribe/unsubscribe using the following steps.

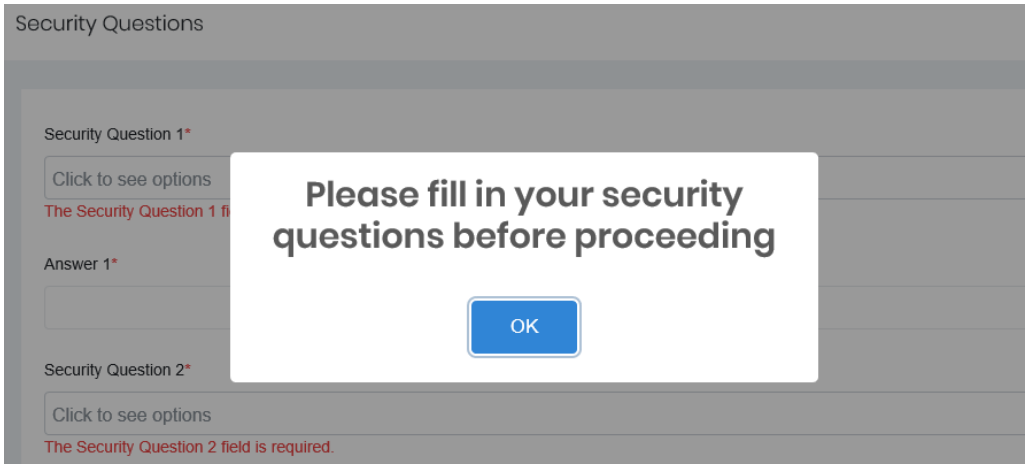
Step	Action
1	Go to My Profile

	
2	Click the Email Subscriptions button
3	The Email Subscription page is launched, listing the emails that user is subscribed to. 
4	Click the '**+**' icon to expand the list or the '**-**' icon to collapse the list 

5	Select the desired row and click 'Unsubscribe' icon, this will flow to Helpdesk to initiate request for email subscribe/unsubscribe.  Kindly refer to Section 9.1 for further explanation in Helpdesk Request.

3.1.3 Mandatory Security Questions

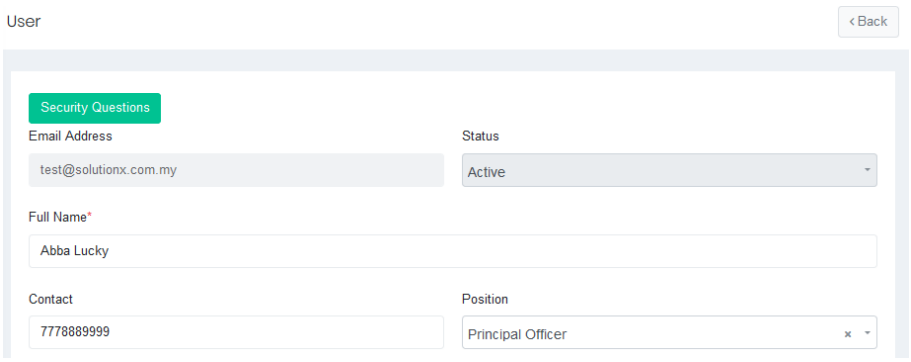
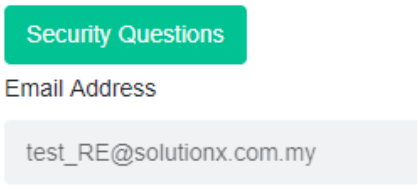
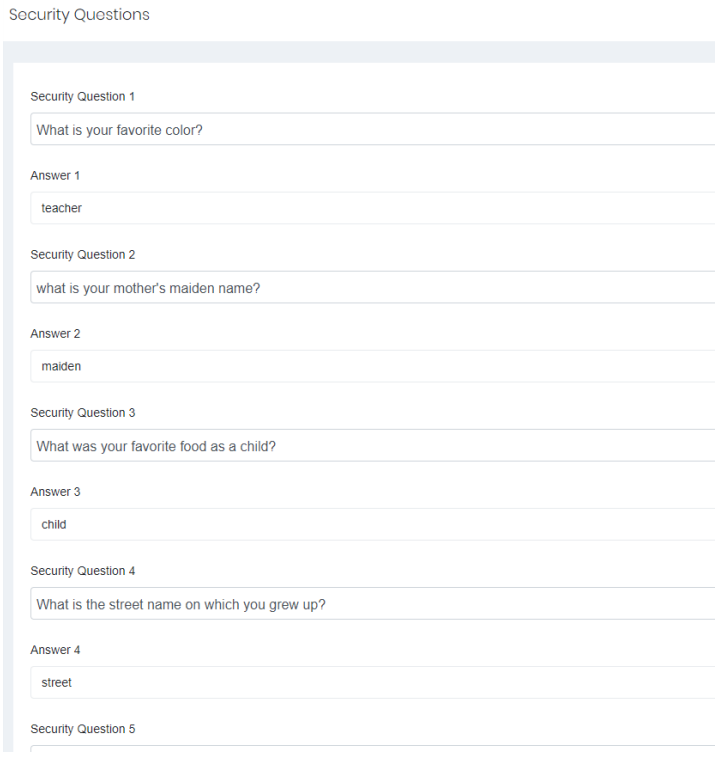
During first time login, the system will prompt user to fill up the Security Questions as per below screenshot.



This contains a list of six (6) password reset questions that must be answered by the user. Security questions act like an extra level of security for user to verify their identity.

Three (3) of these questions will be prompted when user forgot the password to login into the portal.

Step	Action
1	Go to My Profile

	
2	Click the Security Questions button 
3	Select the questions and fill in the answers on this page 
4	To save, click the Update button at bottom this page.

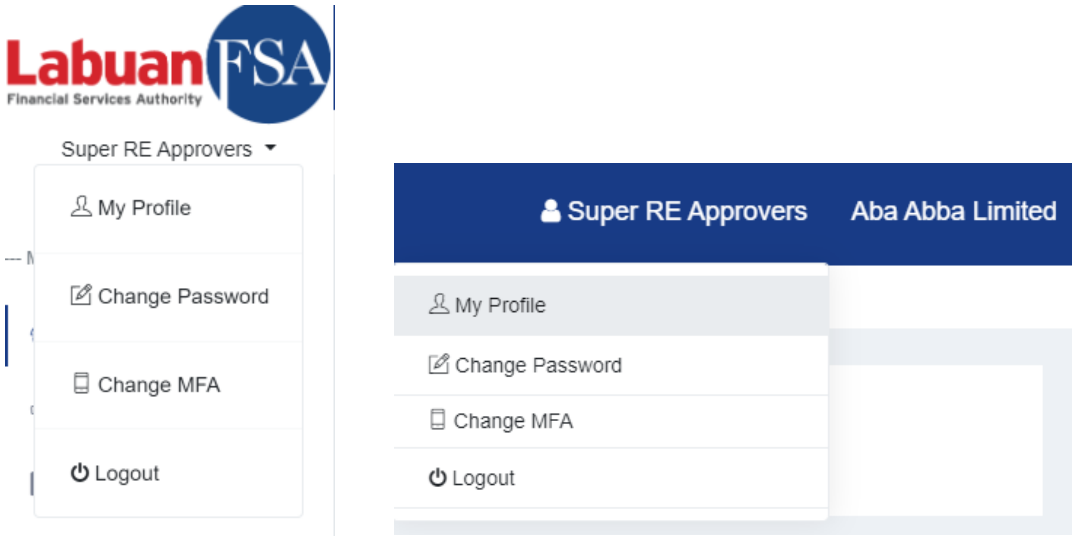
3.1.4 Change Password

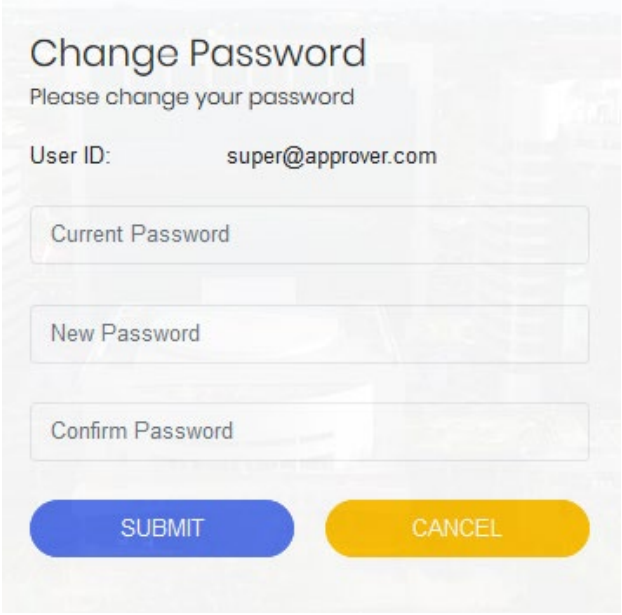
Password holds the key to security and system confidentiality. A poorly chosen password may result in a compromise of the SMS data privacy.

SMS implements the password policy rules as below:

- All passwords cannot be identical or reused the past 3 passwords.
- Contain at least 8 alphanumeric characters.
- Contain both upper-case and lower-case letters.
- Contain at least one number (for example, 0-9).
- Contain at least one special character (for example, !$%^ *()_+|~-=\`{}[]:";'>?,/)

In case of RE User has forgotten password, click on the 'Forgot Password' link in the login page and the password reset link will be emailed to you. The forgot Password features cannot be used if the security question is not set up.

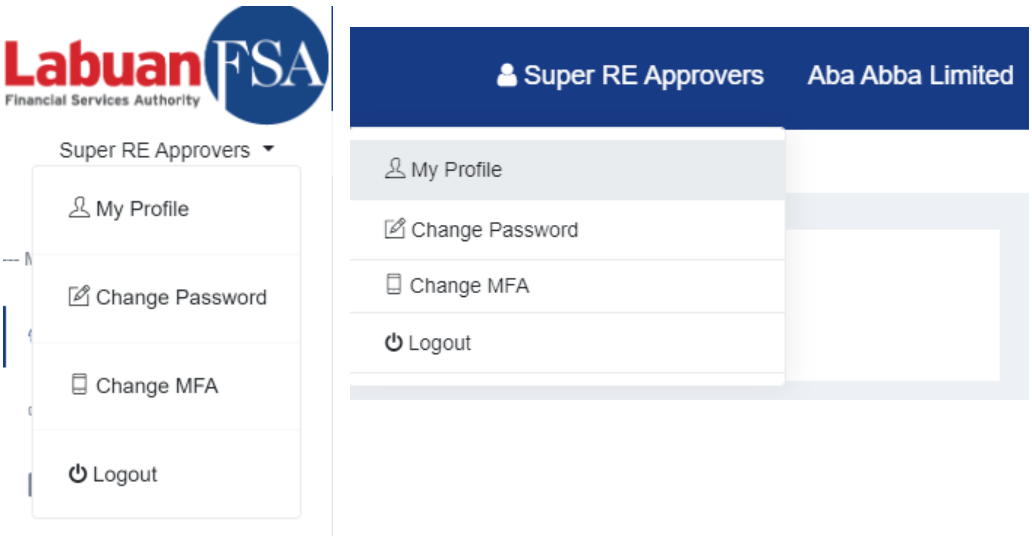
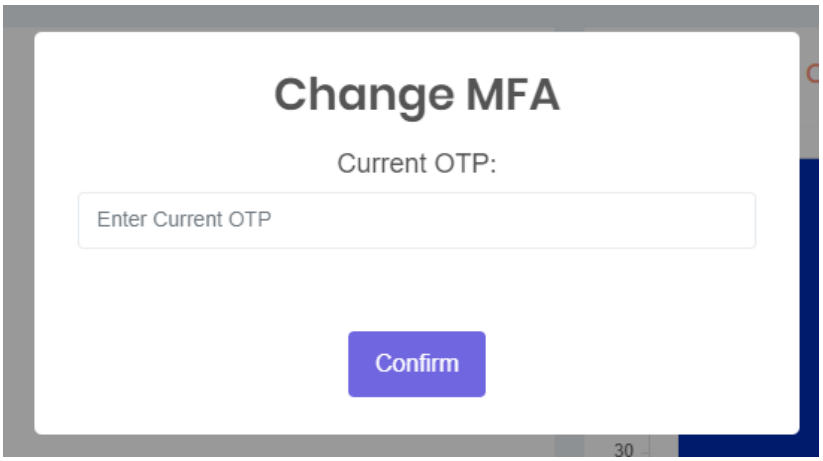
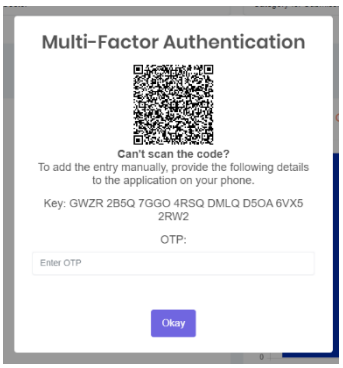
Step	Action
1	Click at the top left or top right corner to display the collapsible menu. Select Change Password. 
2	The screen flows to a new page. Follow the instructions to change password in the page.

	
3	Click Submit to confirm the change or click Cancel to cancel the action.
4	The system does not allow users to reuse the past 3 passwords. Password cannot be similar to past 3 password OK

3.1.5 Change MFA

MFA is multi-factor authentication that an authentication method that requires the user to provide two or more verification factors to gain access.

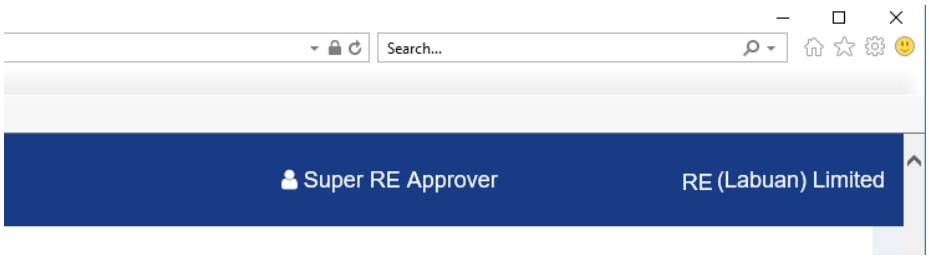
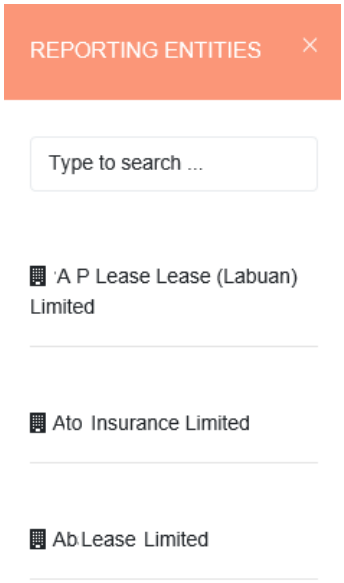
Step	Action
1	Click at the top left or top right corner to display the collapsible menu. Select **Change MFA**.

	
2	The Change MFA popup will appear. Key in the required current OTP and click **Confirm**. 
3	QR code will appear for multi-factor authentication. User can scan the QR code using authentication app or can enter the Key manually to get the OTP number. Enter the OTP number and click on the 'Okay' button. 

RE User can request to reset MFA in helpdesk. Refer to Section 9.1.2 for General Helpdesk steps.

3.1.6 Switching RE Profile

RE User may be assigned to more than one RE company (if applicable). The list of RE companies is located at the top right corner.

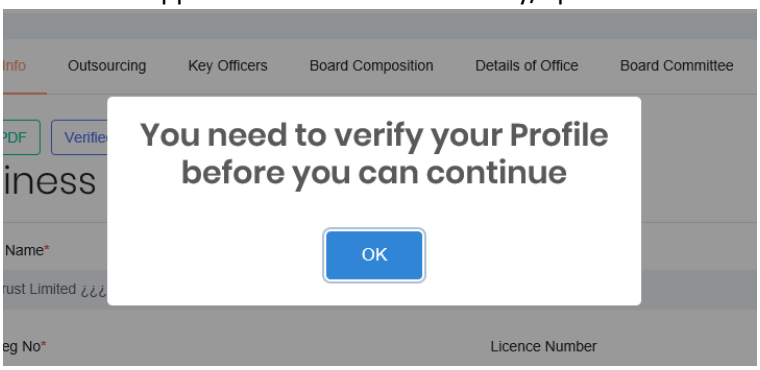
Step	Action
1	To switch from one RE to another, click at the top right corner. 
2	A list of RE will appear, click the name of the desired RE to switch to. 
3	Once clicked, the current profile will switch to the selected RE company.

4 RE Profile

4.1 Objective

RE Users are required to ensure the RE Company Profile data are always up-to-date, and has the correct Date of Approval, Date of Licence Granted and Date of Surrendered/Revoked/Null & Void.

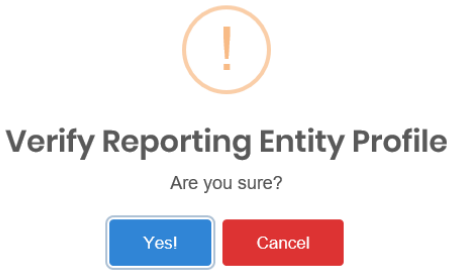
RE Users are not allowed to perform any submission without verifying the Business Info or filling in the Details of Office (Section 4.1.2). The system alert pop-up shown below will appear to remind users to verify/update these details.



4.1.1 Business Information

The 'Business Information' page will show the company profile information as Read Only – except for FYE Month and email.

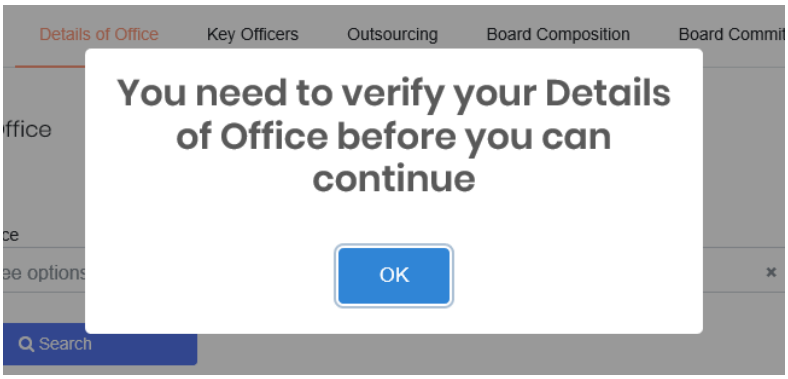
User is required to raise a Helpdesk request should they wish to update or correct any other data displayed in Business Information page.

Step	Action
1	From the menu, select RE Profile, select Business Info tab.
2	Please verify the information on the screen and click the Verify button to confirm the data is correct.
3	A pop-up confirmation is displayed, click 'Yes' to confirm. 

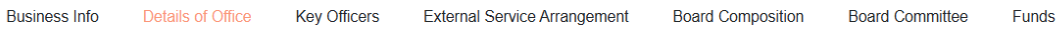
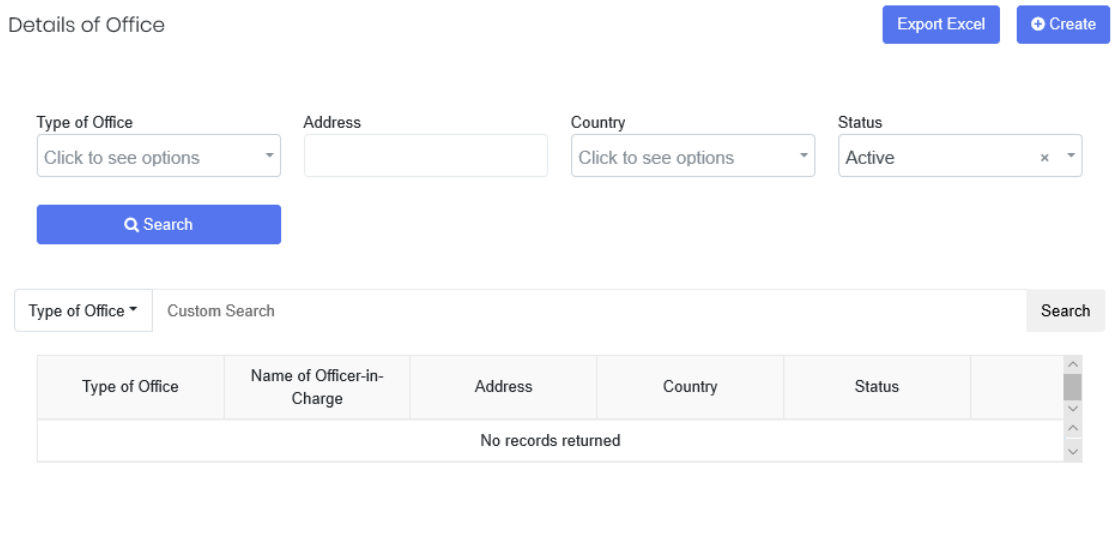
4.1.2 Details of Office

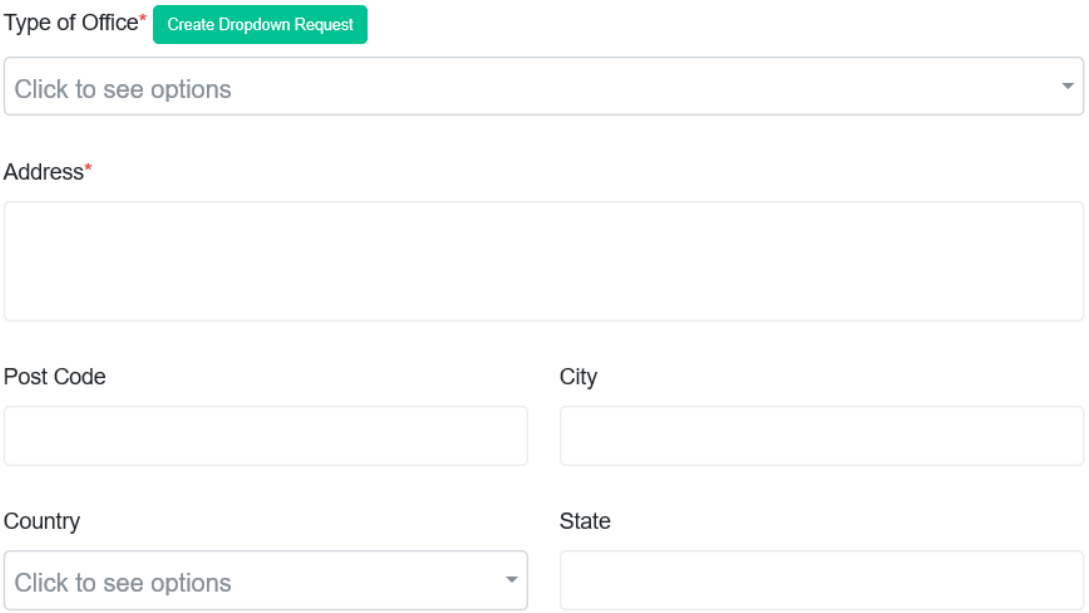
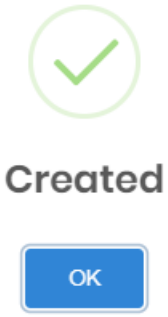
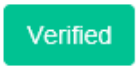
RE Users are also required to fill in this requirement before they can proceed to submission. Details of Office stores information on the RE's office address and contact details.

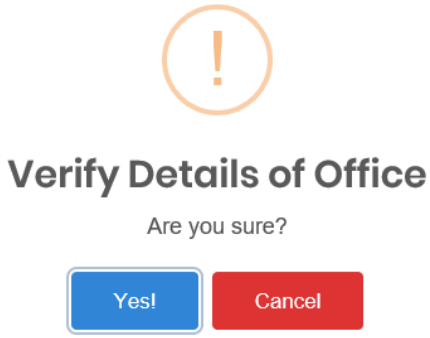
RE Users will not be allowed to perform any submission without verifying the Business Info or the Details of Office (Section 4.1.2). The system alert pop-up shown below will appear to remind users to verify/update these details.



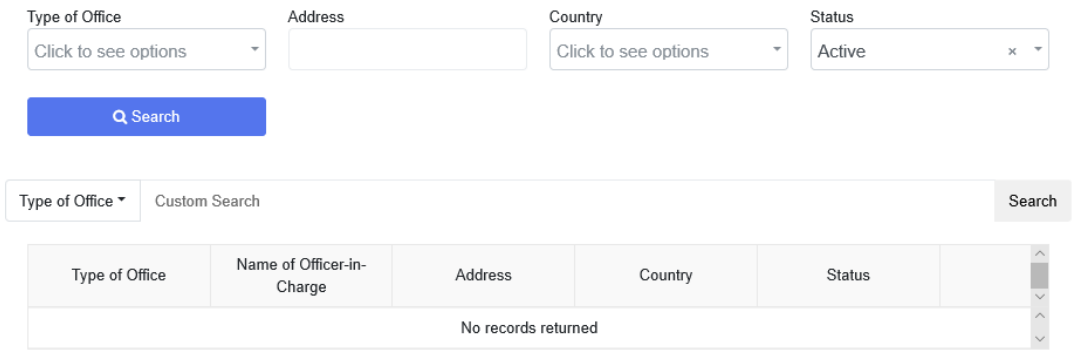
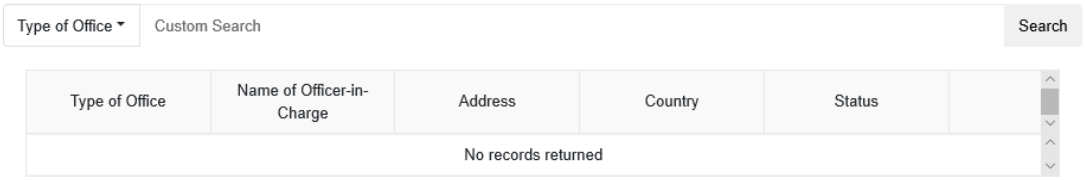
a) How to Create Details of Office

Step	Action
1	In the menu click RE Profile and select **Details of Office**. 
2	Click the **Create** button on the right. 

3	Fill in the required details. 
4	Click the **Save** button.
5	A pop-up notification will appear to indicate save is successful. 
6	Please verify the information on the screen and click **Verify** button to confirm the data is correct. 
7	A pop-up confirmation is displayed, click **Yes** to confirm and vice versa

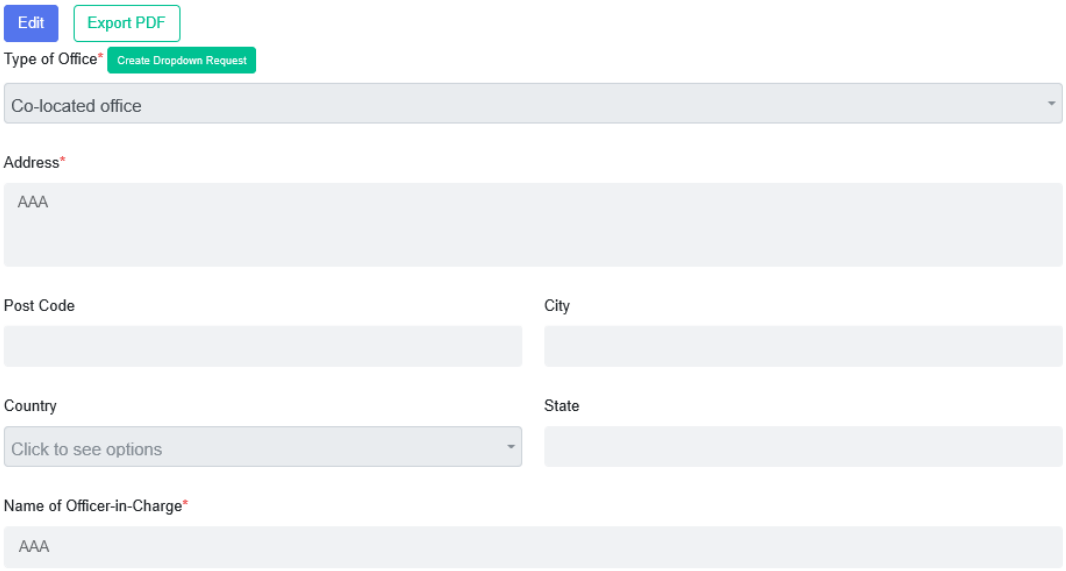
	

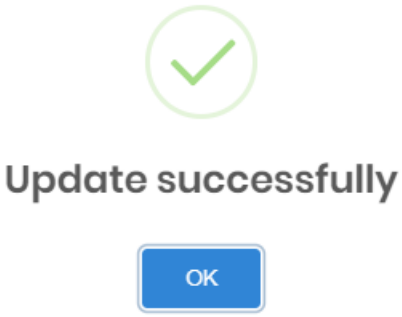
b) Search/Filter Details of Office

Step	Action
1	Filter the fields according to free text field or dropdown items and click **Search** button. 
2	User may also can **Custom Search** field at the list. Select the search criteria and enter the text, click **Search** to retrieve the results. 

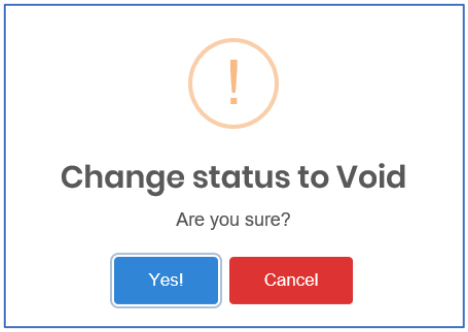
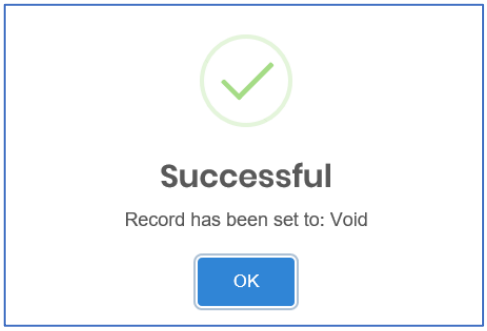
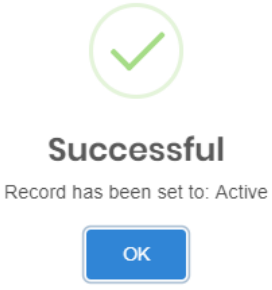
c) Edit Details of Office

Step	Action
1	Select the desired record and click **View**, it will flow to the next page.

2	Click the **Edit** button
3	Edit the enabled fields as required. Only selected fields are allowed to be edited by user. The End Date will determine the Status of record. 
4	Click **Update** button to update changes.
5	A pop-up notification will appear to indicate update is successful.

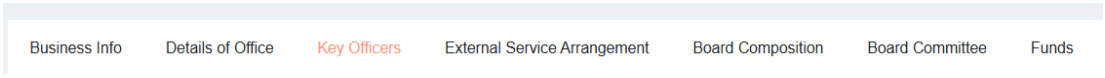
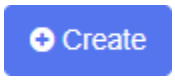
d) Set Void/Unvoid

Step	Action
1	Select the desired row and click Void/Unvoid icon on the right.
2	To set Void: A pop-up confirmation will appear. Click **Yes** to confirm, and vice versa.  
3	To revert to previous status: A pop-up confirmation will appear. Click **Yes** to confirm, and vice versa. 

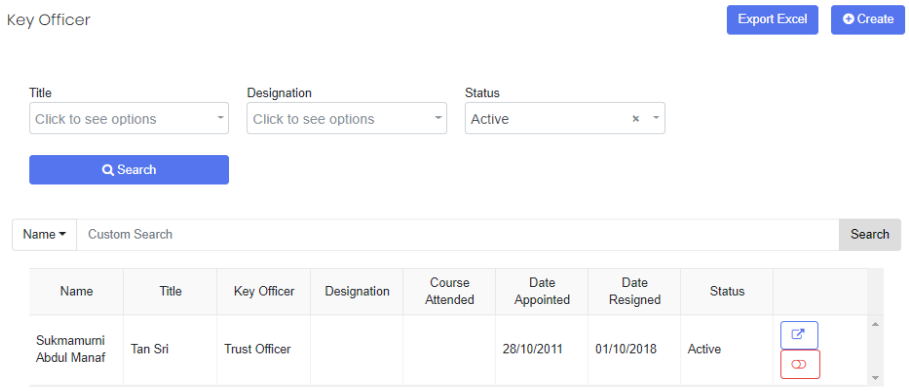
4.1.3 Key Officers

Key Officers page stores the Key Officers information, this page is applicable for all Sectors.

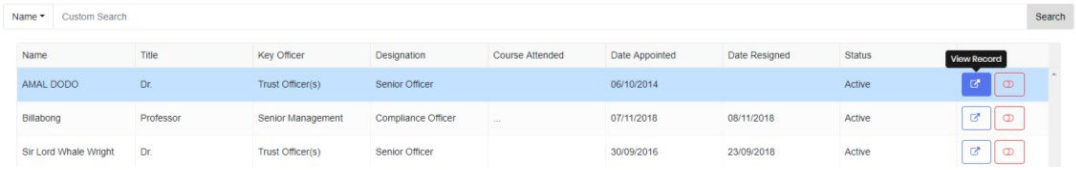
a) How to Create Key Officers

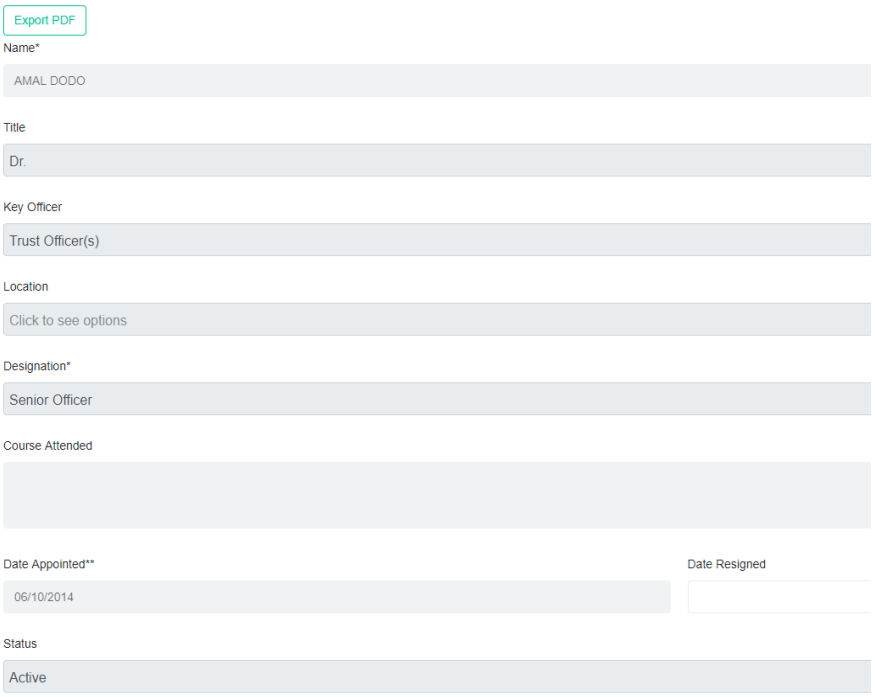
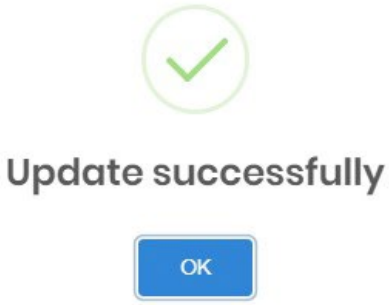
Step	Action
1	Go to RE Profile menu and select Key Officers tab 
2	Click the Create button on the left and the page will flow to a blank form. 
3	Fill in the mandatory fields.
4	Click the Save button
5	A pop-up notification will appear to indicate save is successful.

b) Search/Filter Key Officers

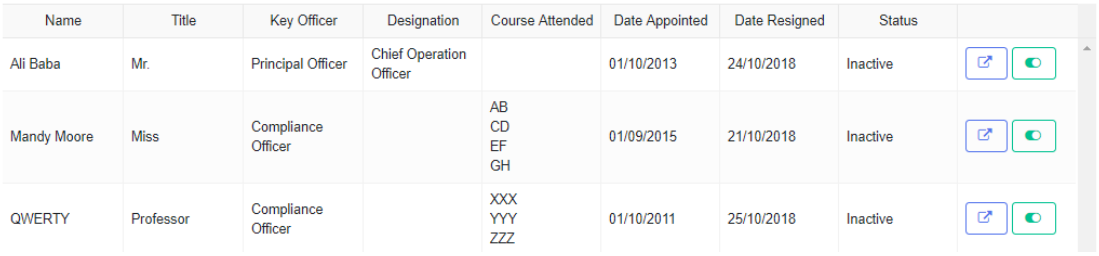
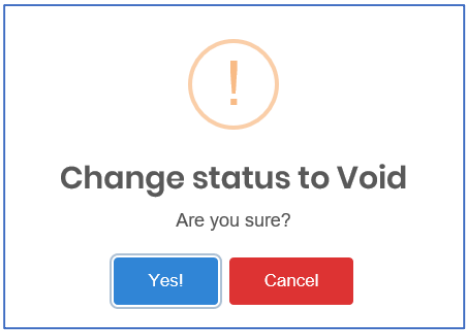
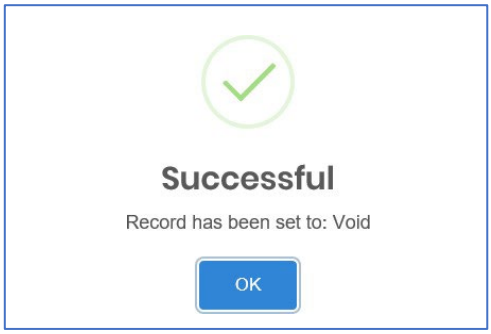
Step	Action
1	Filter the fields according to free text field or dropdown items and click Search button 
2	User may also use Custom Search field at the list. Select the search criteria and enter the text, click Search to retrieve the results.

c) Edit Key Officers

Step	Action
1	Select the desired record and click View, it will flow to the next page. 
2	Click the Edit button

3	Edit the enabled fields as required. Only selected fields are allowed to be edited by user. The End Date will determine the Status of record. 
4	Click Update button to update changes
5	A pop-up notification will appear to indicate update is successful. 

d) Set Void/Unvoid

Step	Action
1	Select the desired row from and click Void/Unvoid icon. 
2	To set Void: A pop-up confirmation will appear. Click Yes to confirm, and vice versa.  
3	To revert to previous status: A pop-up confirmation will appear. Click Yes to confirm, and vice versa.

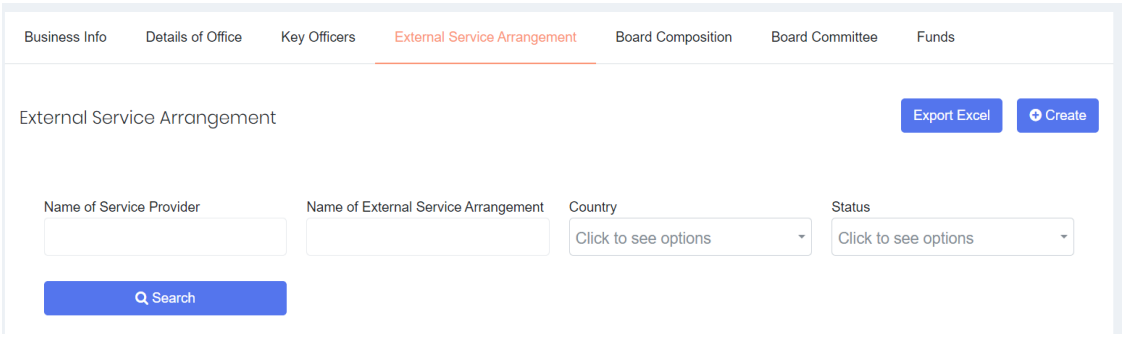
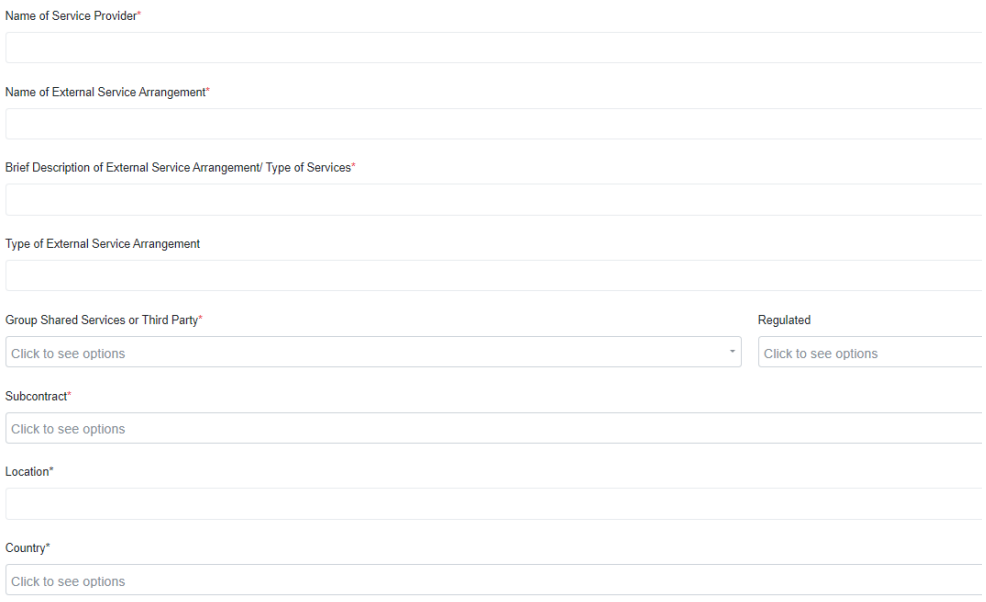
Name	Title	Key Officer	Designation	Course Attended	Date Appointed	Date Resigned	Status	
Ali Baba	Mr.	Principal Officer	Chief Operation Officer		01/10/2013	24/10/2018	Inactive	
Mandy Moore	Miss	Compliance Officer		AB CD EF GH	01/09/2015	21/10/2018	Inactive	
QWERTY	Professor	Compliance Officer		XXX YYY ZZZ	01/10/2011	25/10/2018	Inactive	

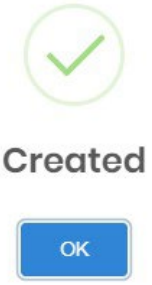
4.1.4 External Service Arrangement (ESA)

This page describes the ESA activity for the Reporting Entity.

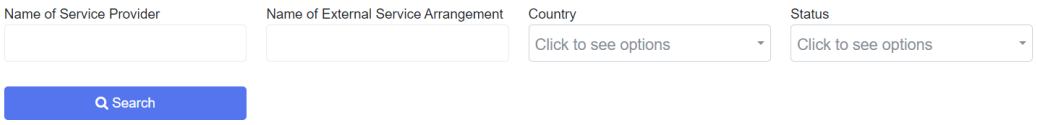
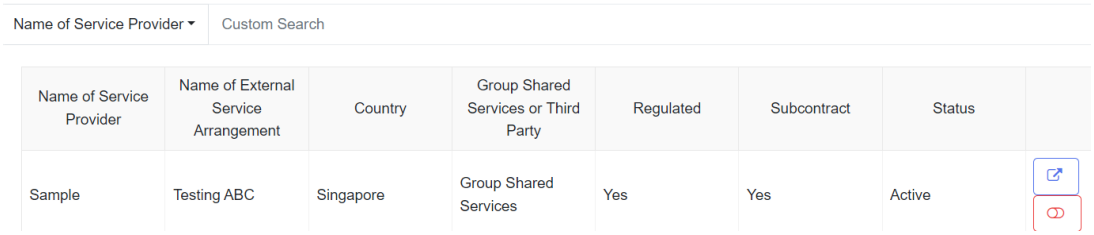
This page is applicable to all sectors.

a) Create

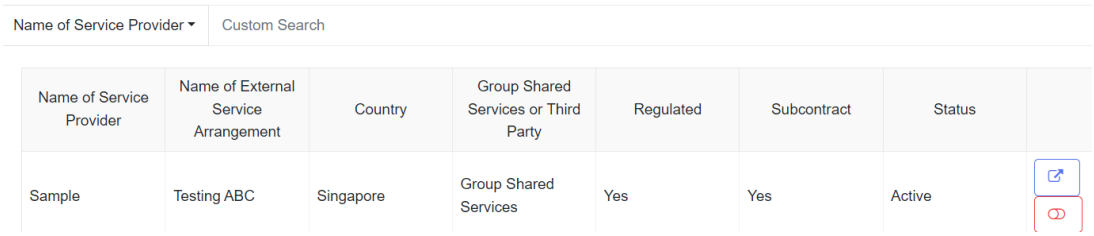
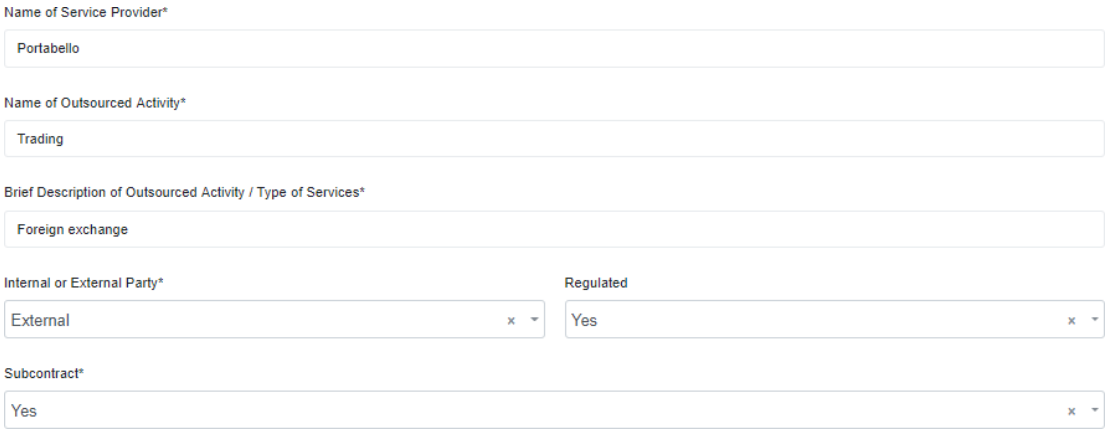
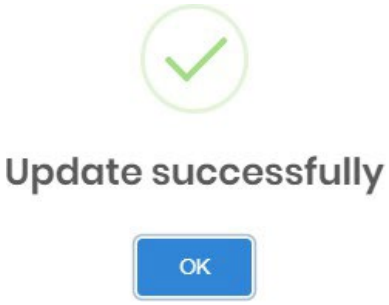
Step	Action
1	From the menu, select RE Profile, select External Service Arrangement tab.
2	Click Create button 
3	Fill in the required details. 
4	Click Save button.

5	A pop-up notification will appear to indicate save is successful. 

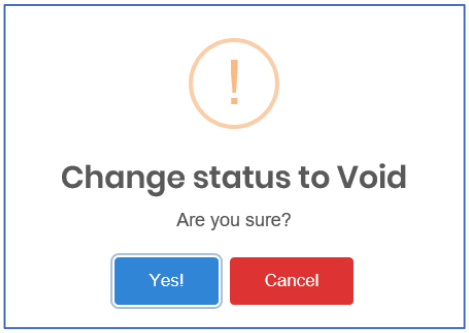
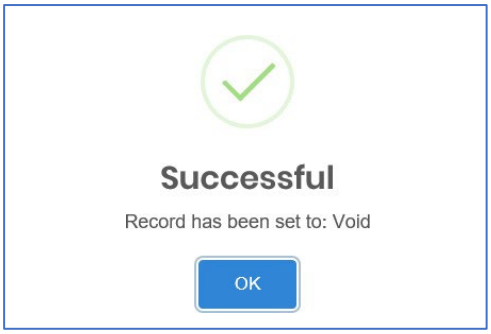
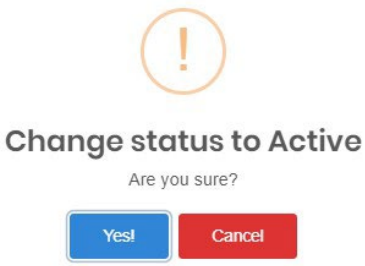
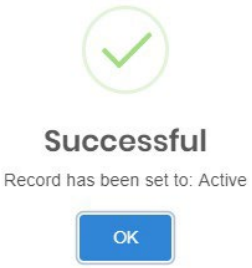
b) Search/Filter ESA

Step	Action
1	From the screen, select an item in the dropdown and click Search button. 
2	The result of the search is displayed in the list 

c) Edit ESA

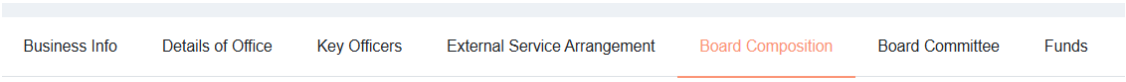
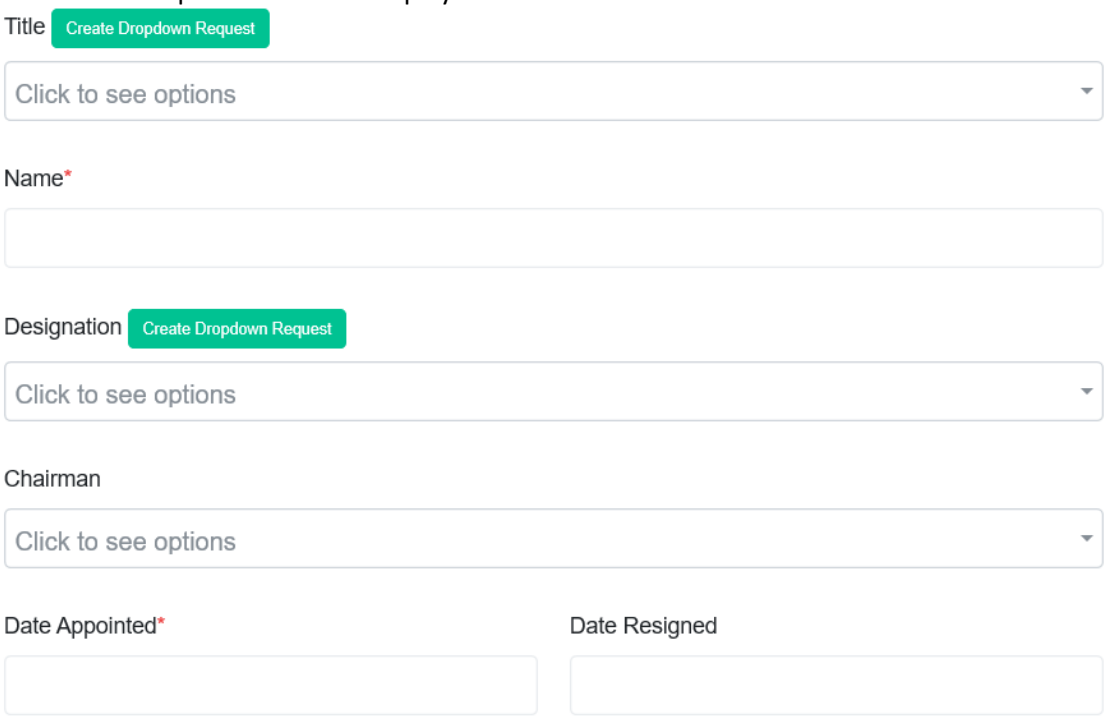
Step	Action
1	Select a row from ESA tab and click View Record icon. 
2	Click Edit button to enable the fields. Only selected fields are allowed to be edited by user. The End Date will determine the Status of record. 
3	Click Update button to save the changes.
4	A pop-up notification will appear to indicate update is successful. 

d) Set Void/Unvoid

Step	Action
1	Identify a row from ESA tab and click Void/Unvoid icon.
2	To set Void: A pop-up confirmation will appear. Click Yes to confirm, and vice versa.  
3	To revert to previous status: A pop-up confirmation will appear. Click Yes to confirm, and vice versa.  

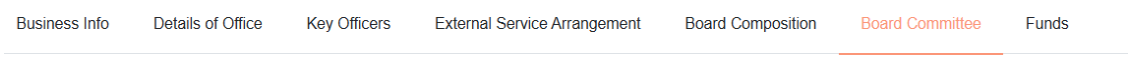
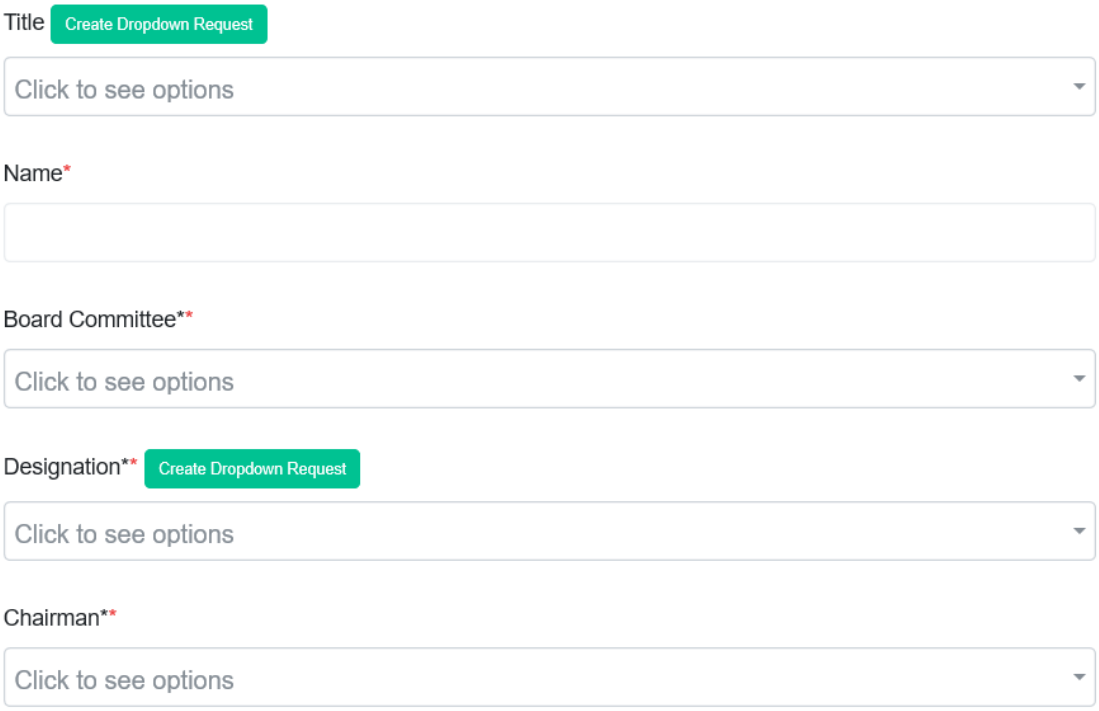
4.1.5 Board Composition

As part of corporate governance, REs will have to report its Board Composition information to ensure transparency in the company's set up.

Step	Action
1	Go to RE Profile menu and select Board Composition tab. 
2	The Board Composition form is displayed as below: 

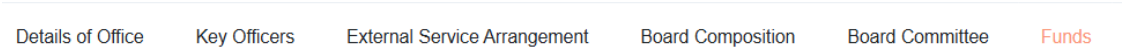
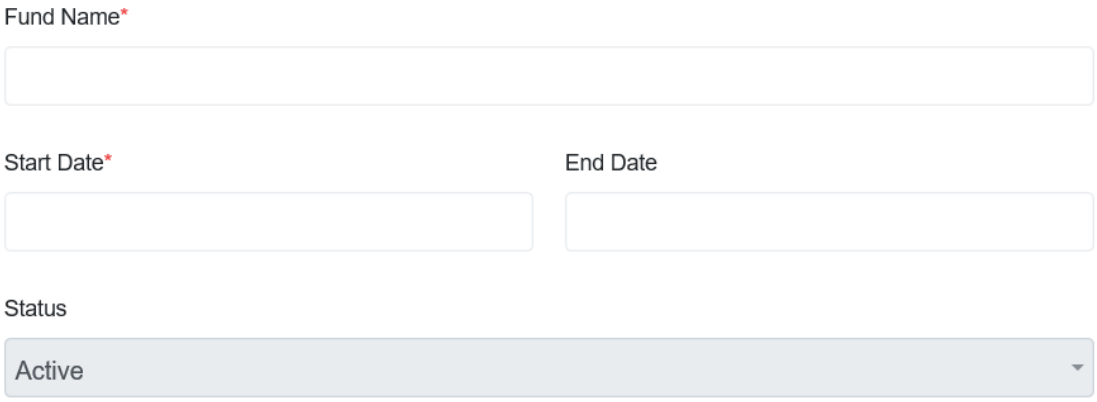
4.1.6 Board Committee

The Board Committee information must also be supplied and updated by RE.

Step	Action
1	Go to RE Profile menu and select Board Committee tab. 
2	This is the Board Committee form. 

4.1.7 Funds – for Life Direct

This Fund just applicable for Life Direct, Insurance sector only.

Steps	Action
1	Go to RE Profile menu and select Funds tab. 
2	The Funds form is displayed as below: 

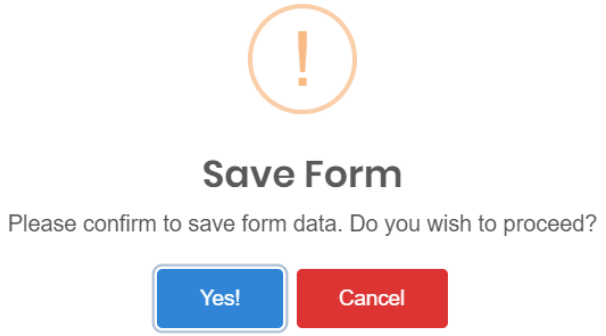
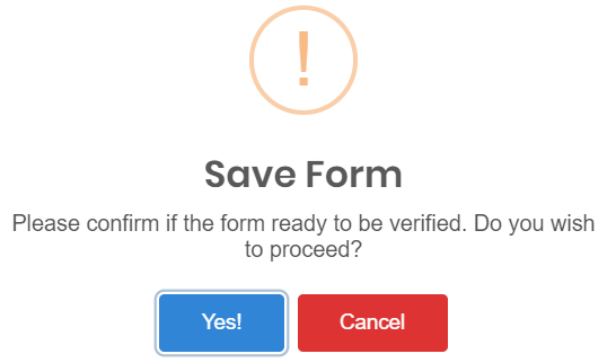
5 Submission and Forms

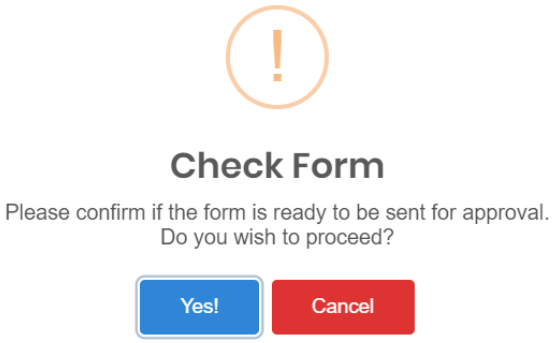
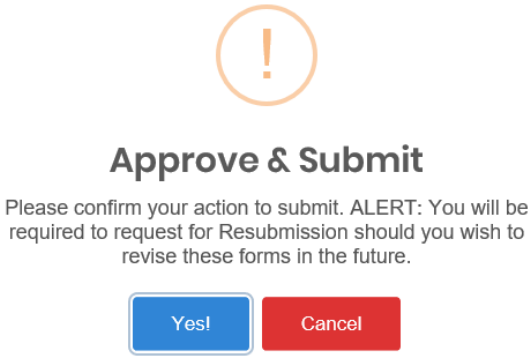
5.1 Objective

This module lists all the submissions according to End Date and Calendar/Financial Year End (FYE) for the Reporting Entity.

5.1.1 How to Submit Form and Form Permission based on User Role

The system will only allow specific user roles to perform certain actions according to table below. The Approver role has the authority to perform all actions of the Preparer and Checker roles. :-

Role	Permission	Form Status
Preparer, Checker or Approver	a) User is allowed to 'Save as Draft' – to save the form as draft b) User is prompted to confirm 'Save as Draft' action  c) When the form is ready for verification, click **Save** to proceed d) User is prompted to confirm 'Save' action 	a) Open b) Pending Verification
Checker	a) User is allowed to **Save as Draft** – to save the form as draft b) When the form is ready to be sent for approval, click **Check** button to change the status to 'Ready'.	a) Open b) Ready

	 c) User is prompted to confirm 'Check' action 	
Approver	a) User is allowed to 'Save as Draft' – to save the form as draft b) When the form is ready to be submitted, click **Approve & Submit** button c) User may click **Edit** button to re-open the form. d) User is prompted to confirm 'Approve and Submit' action 	a) Open b) Submitted Accepted (if successful) c) Open

5.1.2 Color-coded Cells

The system applies color-coded cells to the forms to indicate type of input required from user.

Cell Color	Description
Grey	No input required. Cell is disabled.
Yellow	Input is expected from user. Cell is editable.

Green	Cell has auto-calculated formula. Cell is not editable.
Blue	Cell value is derived from sub form data. Cell is not editable.
Red	Cell has invalid data upon click 'Save' or 'Check' button. Cell data must be corrected in order to save the form.

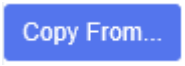
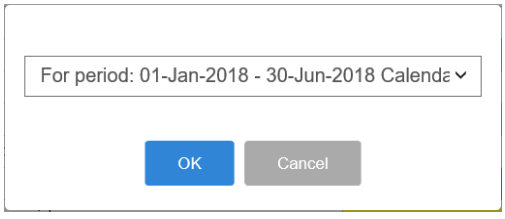
5.1.3 Item Dropdowns

The SMS forms are furnished with two types of dropdowns as below:

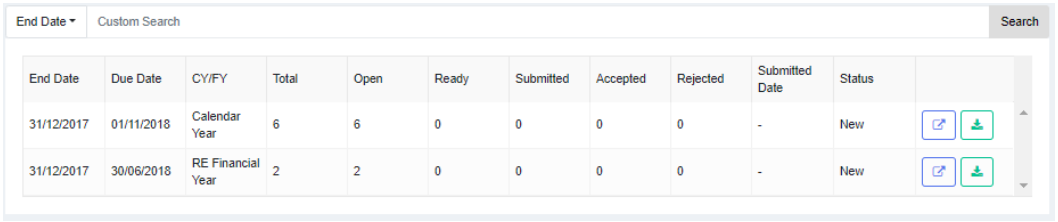
Type	Description	Button
Master List Dropdown	The general dropdowns used across multiple sectors. To add items in the dropdown, user must request to Labuan FSA officer using Dropdown Request module. This is covered in Section 9.2.	Create Dropdown Request
RE Dropdown Group	The entity-specific dropdowns. User is given the privilege to create/add items to RE dropdown in the forms. This is covered in Section 10.2	Add RE List Value

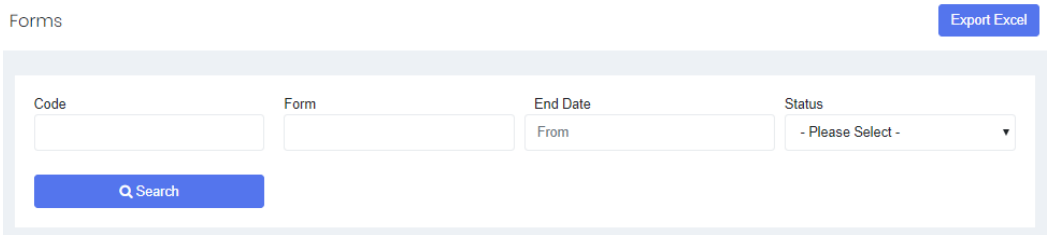
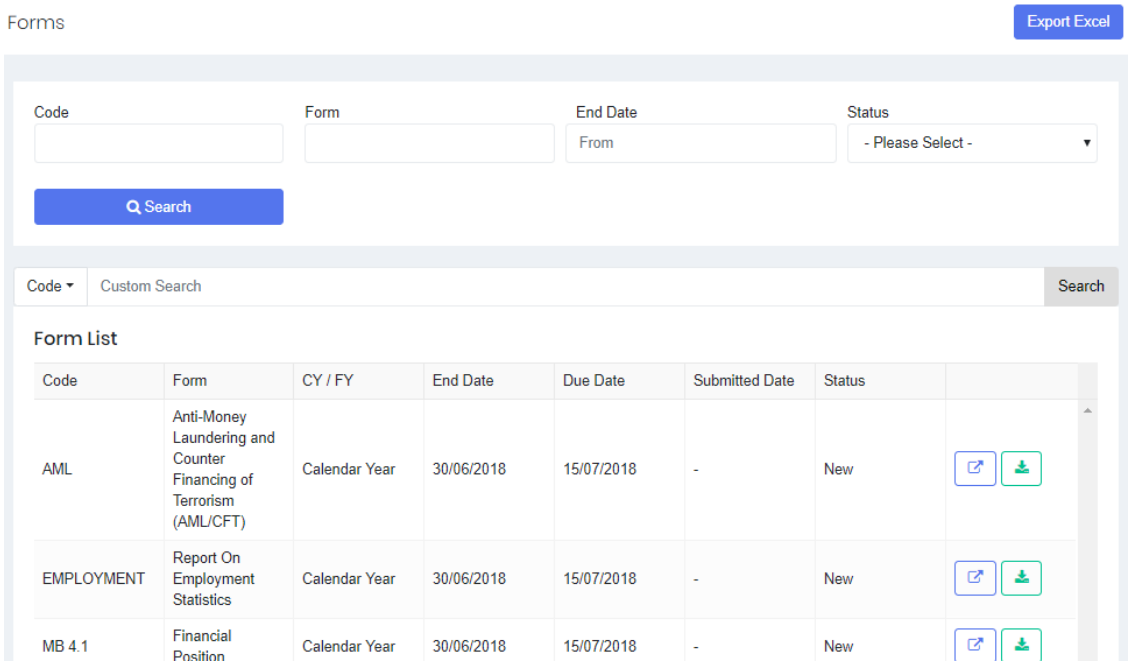
5.1.4 Copy From

This feature is provided to facilitate RE Users filling up the form by copying data from the selected form.

Step	Action
1	Load any form in the **Submission** or **Forms** menu.
2	Locate the button at the bottom left of the page. Click at the button. 
3	A pop up appears with dropdown selection of available forms to be copied. 
4	Select the form and click **OK**.
5	The screen is automatically refreshed, the form is loaded with copied data from the source form.
6	Click **Save as Draft** or **Save** to confirm the changes.

5.1.5 Submissions

Step	Action
1	Go to **Manage Submission** menu, then select **Submission**.
2	Select a month at the End Date calendar. Select a status from the Status dropdown. The status dropdown displays the submission status for the period: • New – all forms are not submitted yet • Incomplete – one or more forms have been submitted and processed • Completed – all forms have been submitted and processed
3	Click **Search** button. The search result is populated in the list panel. • Total – shows the total number of forms • Open – the forms that are still being worked on by Preparer and waiting to be checked by Checker (in 'Pending Verification' status) • Ready – the forms that have been checked by Checker and waiting to be approved by Approver • Submitted – the forms that are currently in processing • Accepted – the forms that have been processed and accepted • Rejected – the forms that have been rejected by system The Download Form icon allows user to download all the forms in one click.  The Submitted Date shows the date when all the form inside the form batch is in status Accepted.
4	Select a row and click **View** icon, it will flow to Forms page where the forms are listed. The forms can be filtered according to the search fields:

	Click **Search** button to view the search results. 
5	Select the desired form in the list and click **View** button  The **Download Form** icon allows user to download the particular form in one click.
6	Select the desired form and click View – this will flow to the Submission form which is covered in section 5.2 and 5.3

5.1.6 Excel Import

As a new feature, the system allows RE User to import Excel forms (that were downloaded as explained in the previous section).

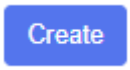
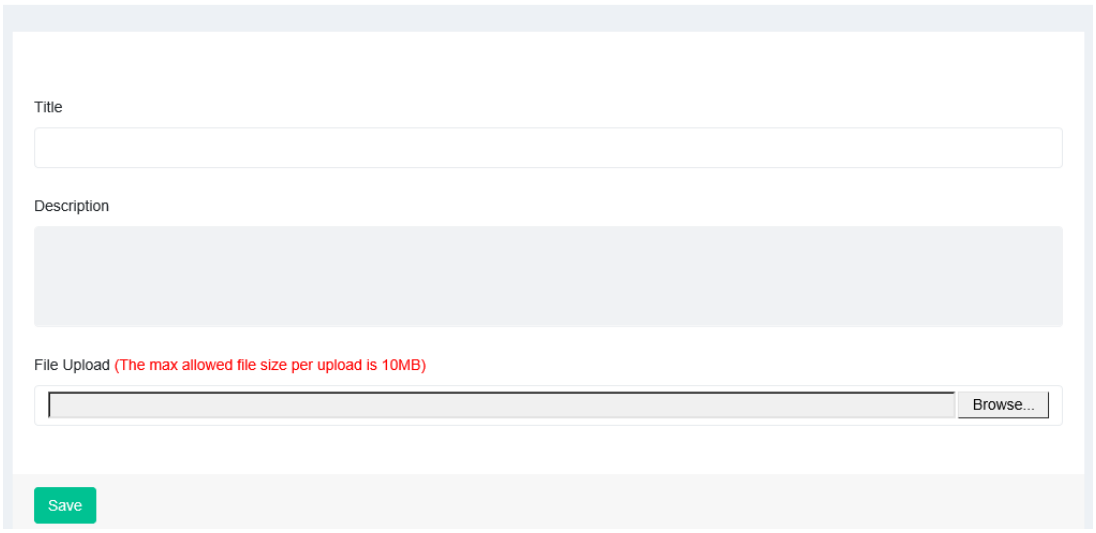
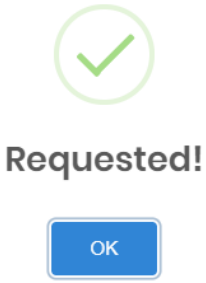
Excel Import task can only be performed for New or Open form status, otherwise it will result in error.

The Status for Excel Import results are described below:

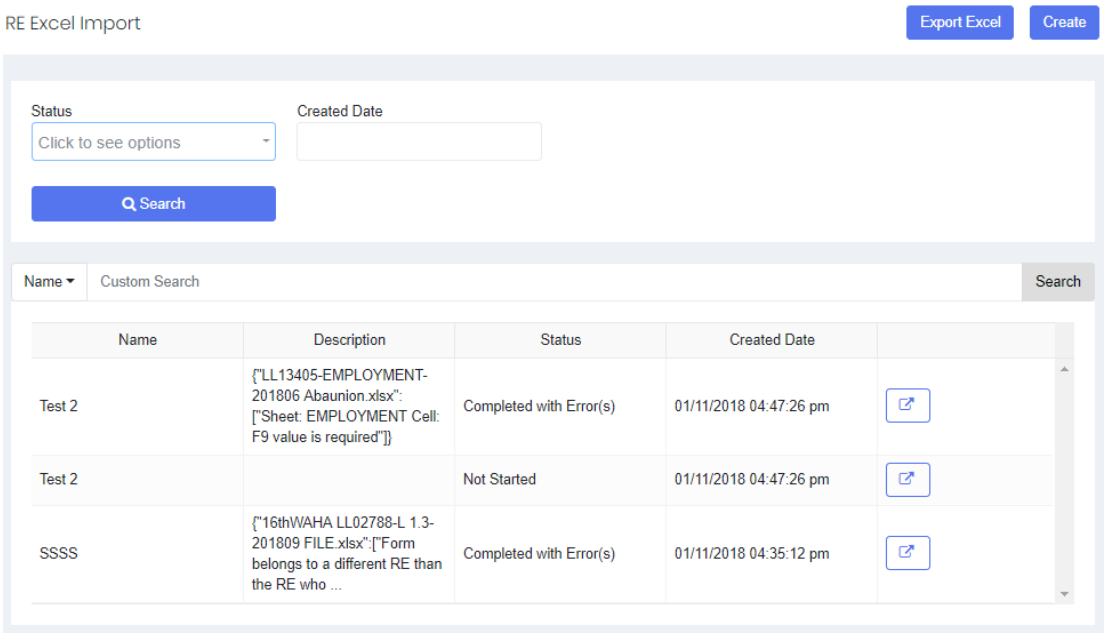
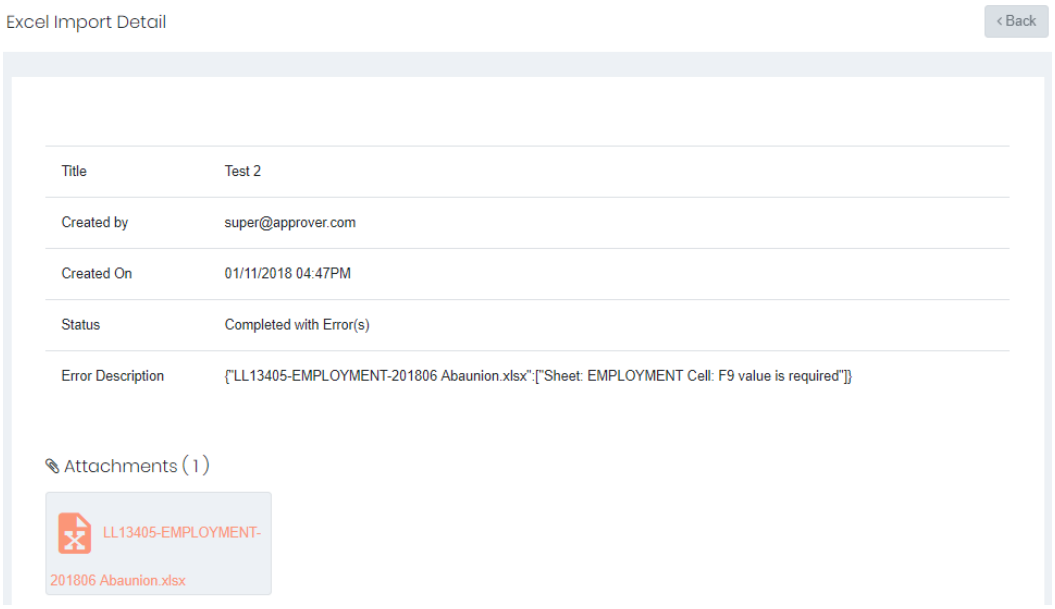
Status	Description
Started	The processing engine is started

Submitted	The file is submitted for processing
In Progress	The file processing is in progress
Completed	The file processing is completed with success.
Completed with Error	The file processing is completed with error – please check error description.
Aborted	The file processing is aborted due to invalid file format or invalid parameters.

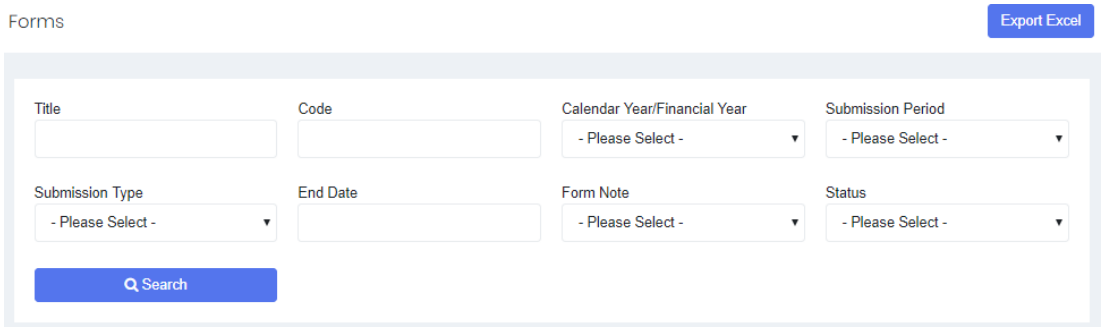
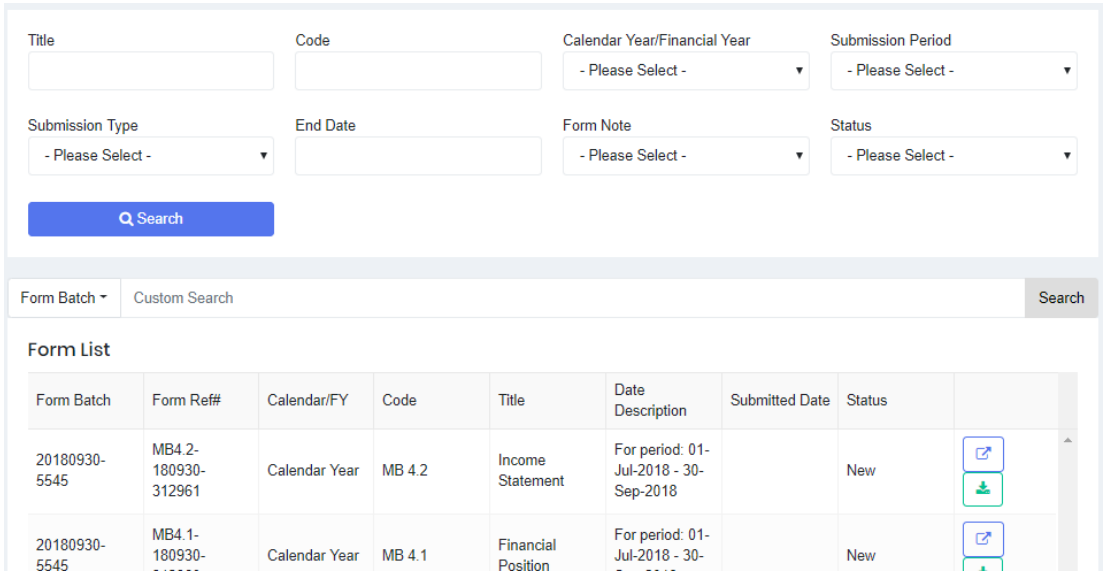
a) How to Use Import

Step	Action
1	Go to Manage Submission menu and select Excel Import.
2	Click Create button to create a new import task. 
3	Fill in the Title and select the file(s) to be imported. Reminder: Maximum file size per upload is 10MB 
4	Click the Save button
5	A pop-up notification will appear to indicate task creation is successful. 

b) Search/View Import task

Step	Action
1	Filter according to the below criteria, and click **Search** button 
2	Select the desired row and click View, it will flow to the detail page. 
3	The result page shows the status and Error Description (if any). If there is no error encountered, the file data is uploaded and reflected in the Forms. Please go to the Submissions or Forms to view the results of the import task.

5.1.7 Forms

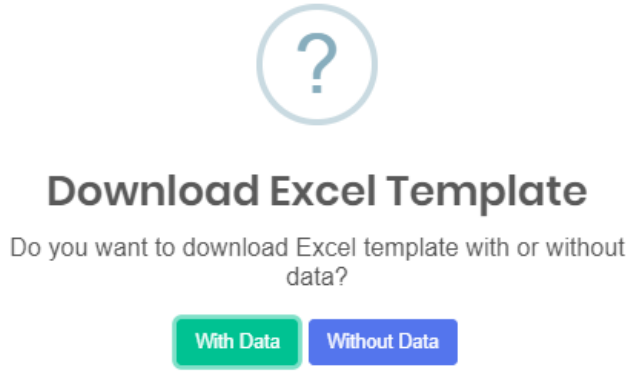
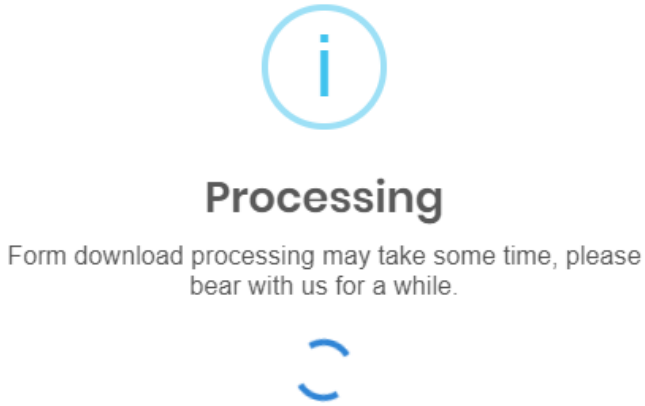
Step	Action
1	Go to Forms menu. The comprehensive Forms page is launched.
2	Filter according to the search fields below. Click Search button to view the results. 
3	Select the desired form in the list and click View button. 
4	Select the desired form and click View – this will flow to the Submission form which is covered in section 5.1.5

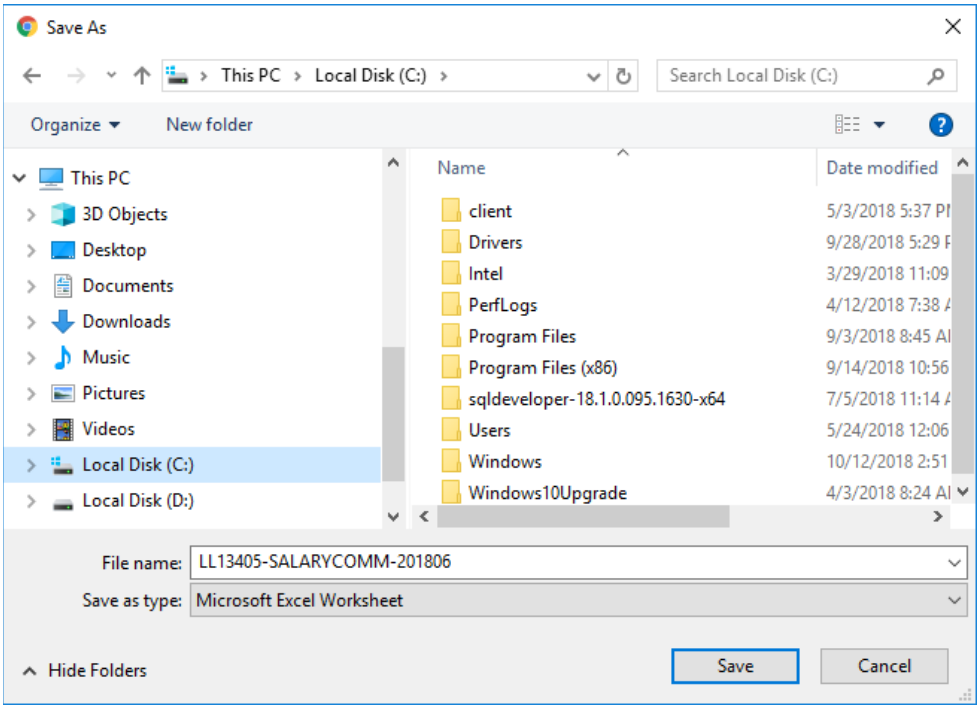
5.1.7.1 Download Excel

This feature is provided for users to download and save the Forms from the system. The forms can be downloaded with or without data.

Reminder: Please set your browser setting to 'Allow Pop-up' from this website.

Step	Action
1	Go to **Submissions** or **Forms** page
2	Select the desired item in the list and click Download Form icon

	Form List Form Batch | Form Ref# | Calendar/FY | Code | Title | Date Description | Submitted Date | Status 20180930-5545 | MB4.2-180930-312961 | Calendar Year | MB 4.2 | Income Statement | For period: 01-Jul-2018 - 30-Sep-2018 | | New 20180930-5545 | MB4.1-180930-312960 | Calendar Year | MB 4.1 | Financial Position | For period: 01-Jul-2018 - 30-Sep-2018 | | New 20180630-4999 | SALARYCOMM-180630-310603 | Calendar Year | SALARYCOMM | Salaries, wages and commissions | For period: 01-Jan-2018 - 30-Jun-2018 | | New 20180630-4999 | AML-180630-310594 | Calendar Year | AML | Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT) | For period: 01-Jan-2018 - 30-Jun-2018 | | Ready
3	The confirmation screen pops up, please select With Data or Without Data. 
4	The download processing screen pops up to show the download is in progress. 
5	Once the file(s) are ready for download, user will be prompted to save the file(s).



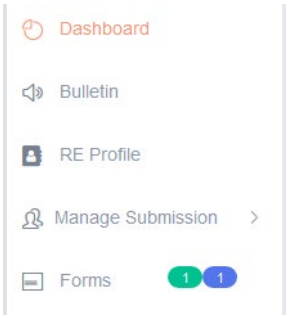
5.1.7.2 Consolidated View

When user click on the Consolidated button, a new web page is launched to display the summarized total in one page. This view is applicable for forms with form dropdown i.e. Fund dropdown, Currency dropdown or Country dropdown. This page is READ only.

Step	Action
1	Go to any **Forms** page.
2	For example, LD 2.2 form that has Fund dropdown. Dropdown: FUND 10 + Remove Tab FUND 10 IL Operating Fund FUND 20
3	If RE User wants to view the consolidated total in one page, click the **Consolidated** button. Copy From... Save as Draft Save Consolidated Download Excel
4	The consolidated view is launched, the form is Read Only. Close the browser tab to return to the previous form.

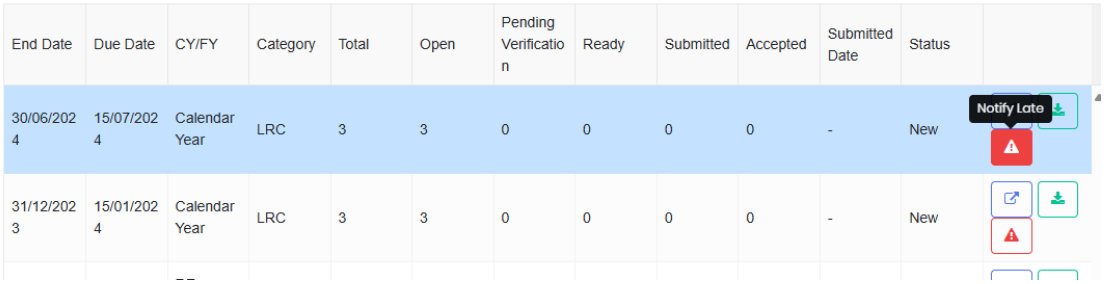
5.1.8 Forms Status Notification

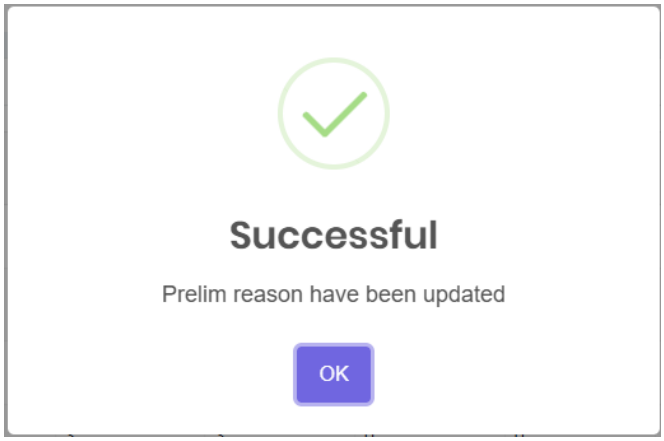
The system will notify RE Users when form status is updated. Green count represents READY form status, blue count represents PENDING form status.



5.1.9 Preliminary Reason

Preliminary reason is a feature for user to inform Labuan FSA officer the reason for Non/late form submission within 5 days from the due date.

Step	Action
1	Go to Manage Submission and click on Submission
2	Any form batch that exceeds the due date will appear action button to notify Non/ late submission. 
3	Click on Notify Late button will appear pop up to enter reason for Non/late submission.
4	Click on the Yes! button to enter the reason for processing officer. Click on Cancel button to cancel the action. After click on the Yes! button, the Successful message will appear.

5.2 Universal Forms

Universal forms are generally applicable to all Sectors.

5.2.1 Anti-Money Laundering (AML)

This form is not applicable to all sectors.

Step	Action
1	Go to Submissions or Forms page to select the AML form - Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT)
2	All fields are mandatory The answers given must be equal or greater than zero

5.2.2 Employment

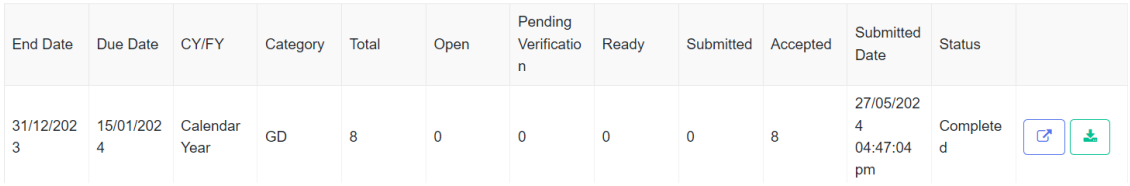
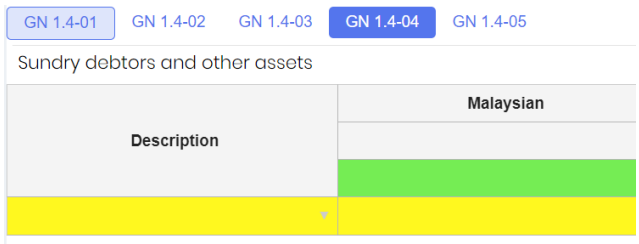
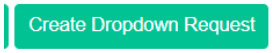
Step	Action
1	Go to Submissions or Forms page to select the Employment form
2	All fields are mandatory

5.3 Insurance Sector – Financial Statement and Industry-Specific Forms

If Insurance REs are participating in Retakaful business, REs is required to submit the Retakaful forms as stated in section 1.1.1

5.3.1 General Direct, General Reinsurance and Captive

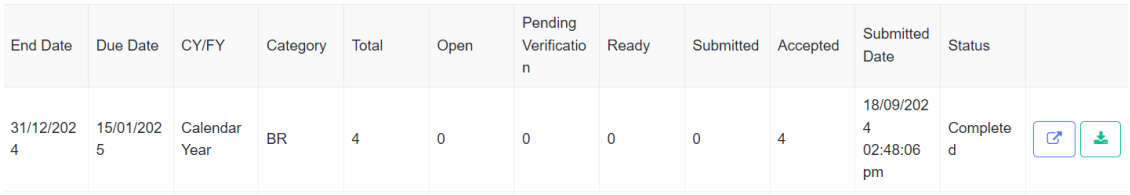
Follow the steps to fill in the submission forms:

Step	Action
1	Go to menu Submissions or Forms. Filter the list to select the form. Click view icon.
2	Input the data according to the form codes mentioned above.
3	All fields in the main forms are mandatory. Input '0' if the field is not relevant.
4	To ensure the submission is completed, the status of the forms must show as 'Completed' 
5	For form GN1.4-04 and GN1.4-05, RE user may request for a new dropdown item to be included. Click on the yellow cell in the description  Click 'Create Dropdown Request' at the bottom of the form 

5.3.2 Broker General Life and Managers

Follow the steps to fill in the submission forms:

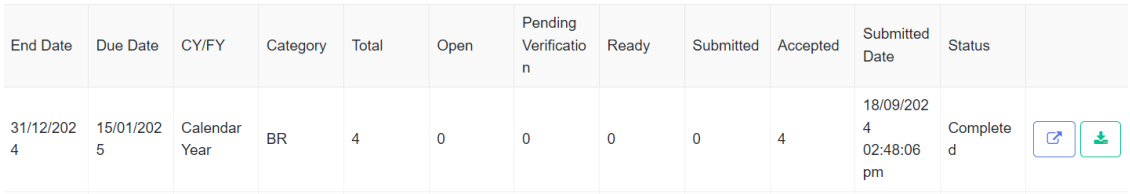
Step	Action
1	Go to menu Submissions or Forms. Filter the list to select the form. Click view icon.
2	Input the data according to the form codes mentioned above.

3	All fields in the main forms are mandatory. Input '0' if the field is not relevant.
4	To ensure the submission is completed, the status of the forms must show as 'Completed' 

End Date	Due Date	CY/FY	Category	Total	Open	Pending Verification	Ready	Submitted	Accepted	Submitted Date	Status	
31/12/2024	15/01/2025	Calendar Year	BR	4	0	0	0	0	4	18/09/2024 02:48:06 pm	Completed	

5.3.3 Lloyd's

Follow the steps to fill in the submission forms:

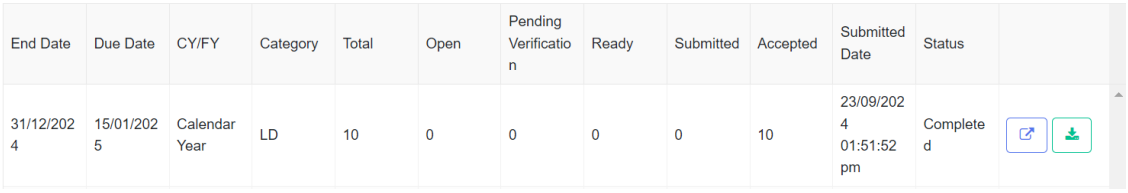
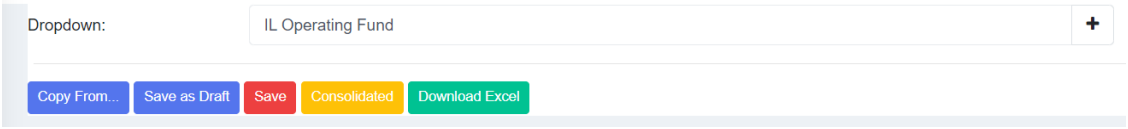
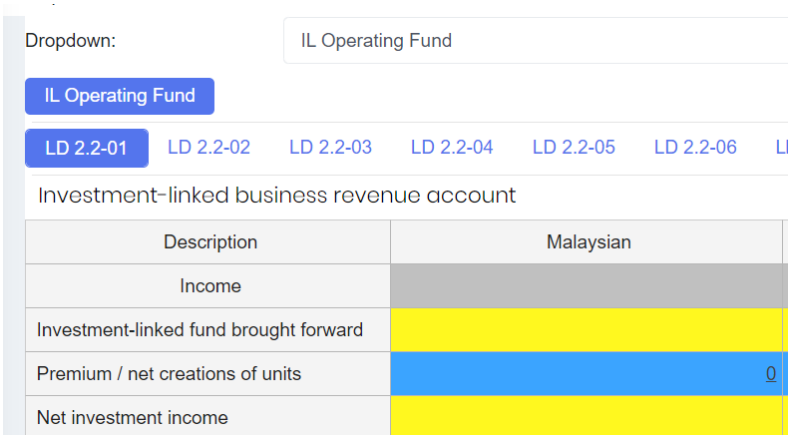
Step	Action
1	Go to menu Submissions or Forms. Filter the list to select the form. Click view icon.
2	Input the data according to the form codes mentioned above.
3	All fields in the main forms are mandatory. Input '0' if the field is not relevant.
4	To ensure the submission is completed, the status of the forms must show as 'Completed' 

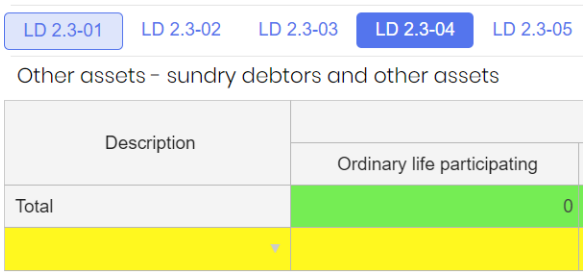
End Date	Due Date	CY/FY	Category	Total	Open	Pending Verification	Ready	Submitted	Accepted	Submitted Date	Status	
31/12/2024	15/01/2025	Calendar Year	BR	4	0	0	0	0	4	18/09/2024 02:48:06 pm	Completed	

5.3.4 Life Direct

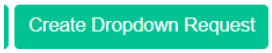
Follow the steps to fill in the submission forms:

Step	Action
1	Go to menu Submissions or Forms. Filter the list to select the form. Click view icon.
2	Input the data according to the form codes mentioned above.
3	All fields in the main forms are mandatory. Input '0' if the field is not relevant.
4	To ensure the submission is completed, the status of the forms must show as 'Completed'

	
5	For form LD2.2, RE user may create funds under the RE Profile and select Funds tab. After selecting the fund type from the dropdown menu, click on the '+' button for the forms to be populated   If RE has more than one fund type, repeat the same steps as outlined above. Click on 'consolidated' at the bottom of the form to view the consolidated figures for all the funds. The figure in the Investment Linked column of Form LD2.1-01 will be auto-filled from consolidated figure in Form LD2.2-01
6	For form LD2.3-04 and LD2.3-05, RE user may request for a new dropdown item to be included. Click on the yellow cell in the description

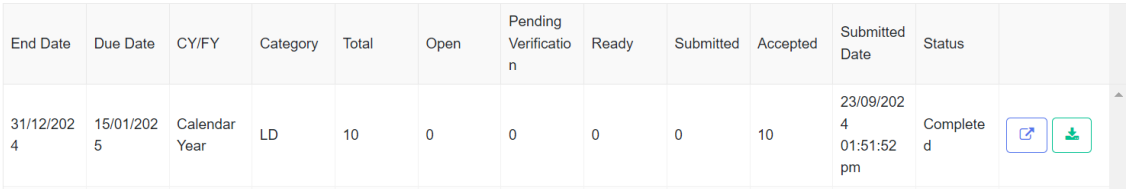


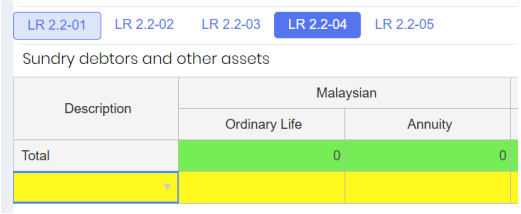
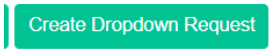
Click 'Create Dropdown Request' at the bottom of the form



5.3.5 Life Reinsurance

Follow the steps to fill in the submission forms:

Step	Action
1	Go to menu Submissions or Forms. Filter the list to select the form. Click view icon.
2	Input the data according to the form codes mentioned above.
3	All fields in the main forms are mandatory. Input '0' if the field is not relevant.
4	To ensure the submission is completed, the status of the forms must show as 'Completed' 

5	For form LR2.2-04 and LR2.2-05, RE user may request for a new dropdown item to be included. Click on the yellow cell in the description  Click 'Create Dropdown Request' at the bottom of the form 

6 Extension of Time

6.1 Objective

RE User is allowed to apply for Extension if the RE is not able to submit before/on the due date. A processing fee is pay to Labuan FSA for an extension application, and payment must be made with the application. The proof of payment document MUST be uploaded in the portal in order to proceed with the extension request.

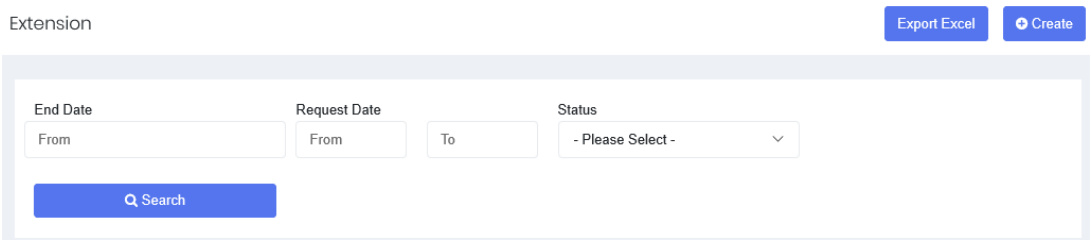
The application for an extension of time will be closed three days before the due date, in example, the system will not allow any application for extension on 13th of January if the Due Date falls on 15th of January.

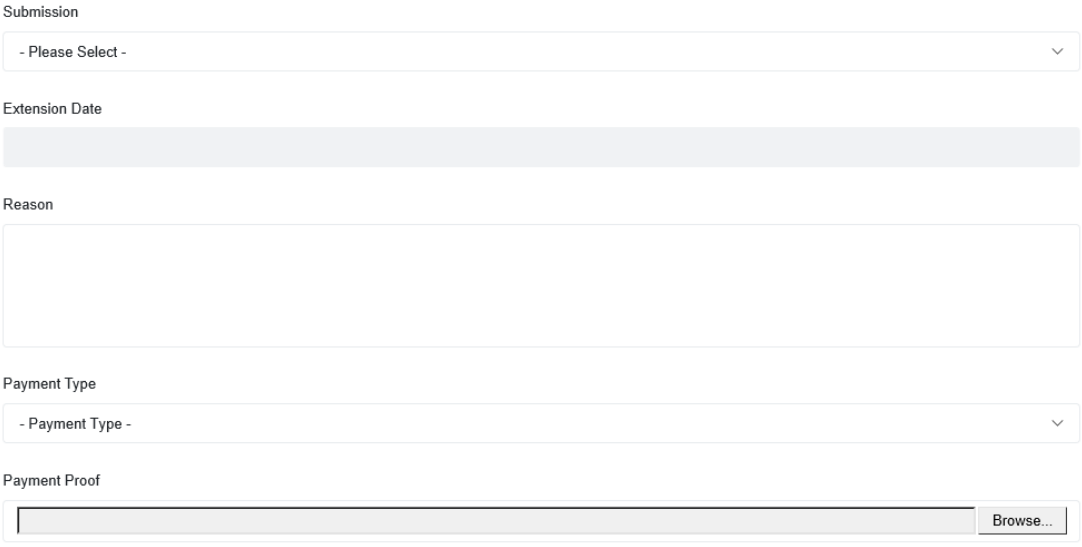
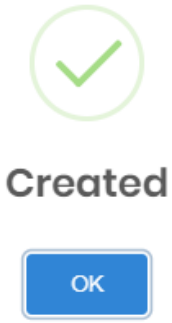
The status of extension is described as the followings:

Status	Description
Paid	A new Extension request is received and processing fee is paid
In Progress	The application is being processed by the processing officer
Approved	The application is approved by HOU
Rejected	The application is rejected by HOU

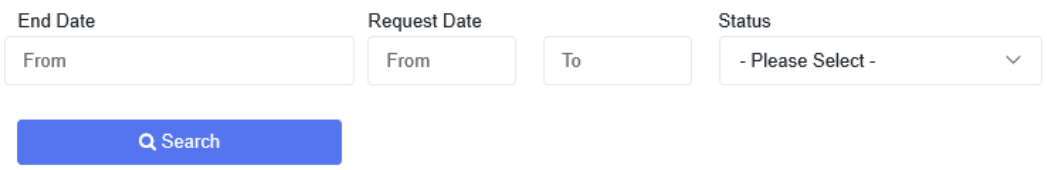
6.2 How to Request for An Extension of Time

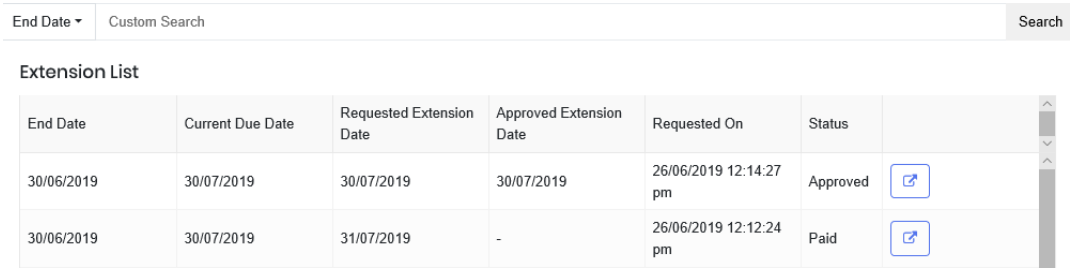
a) Create Extension

Step	Action
1	From the menu, select Extension.
2	Click Create button 
3	Fill in the mandatory fields. The system only accepts PDF file format as payment proof attachment.

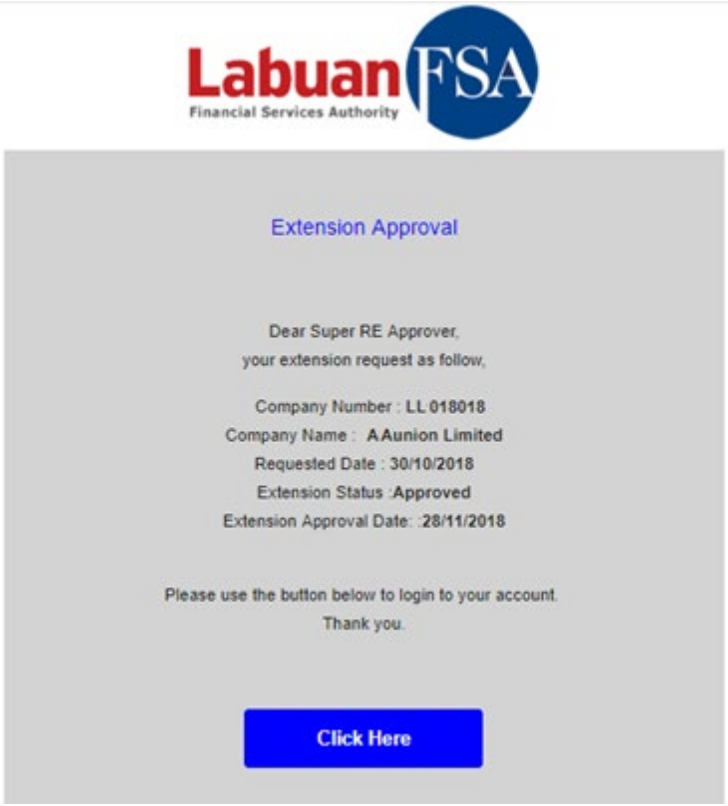
	
4	Click Save button.
5	A pop-up notification will appear to indicate save is successful. 
6	A system-generated email will be sent to LFSA Officer to notify of the Extension request.

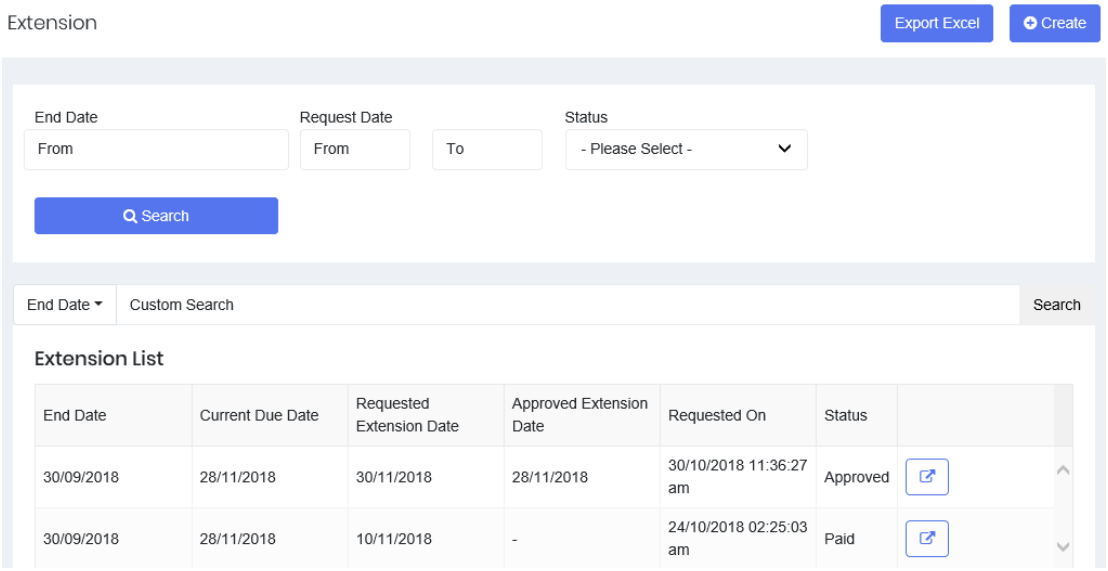
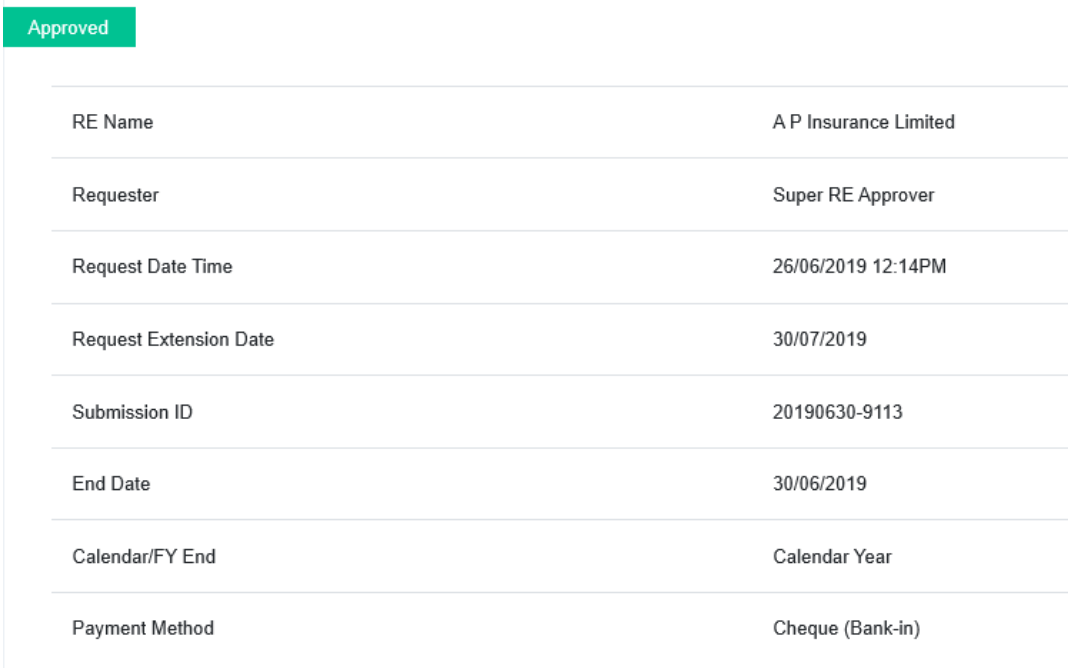
b) Search/Filter Extension

Step	Action
1	From the screen, select an item in the dropdown and click Search button. 

2	The result of the search is displayed in the list. 

c) Extension Approval/Rejection

Step	Action
1	User will receive an email notification to indicate if the application is approved or rejected. 

2	Take note of the Due Date of the submission forms are changed following the Extension Approval Date. 
3	Select the desired row and click View to view the detail of the approved application. 

7 Query

7.1 Objective

A Query is raised based on data discrepancies or variance differences in the submission forms. RE User will receive query notification via email and is responsible to provide an answer or reply within a specific time frame via this module.

There are two types of Queries

i. System generated Query that is triggered automatically when the form failed data validation

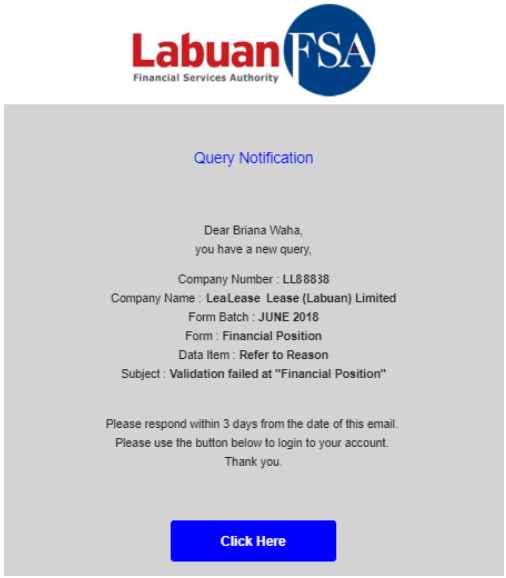
ii. Manual Query raised by Labuan FSA officer

Labuan FSA will review the reply and may decide to close the Query, or to instruct RE to resubmit the affected form/s. If the RE has to resubmit the form/s, this process will be handled in Resubmission module.

The status of Query is described as the followings:

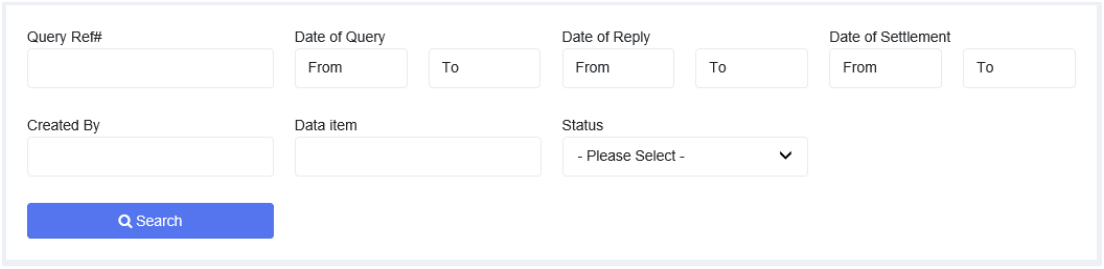
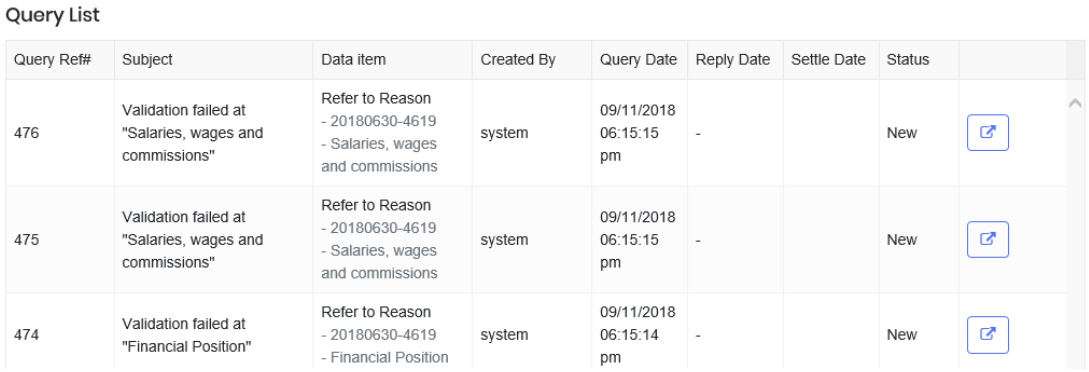
Status	Description
New	A new query has just been raised
Responded	The query is responded (either by RE User or LFSA Officer)
Closed	The query is closed by LFSA Officer
Open	The query that was closed previously, is now opened by LFSA Officer
Closed with Resubmission	The query is closed by LFSA Officer, however RE User is required to apply for a resubmission for the selected form/s

Below is the sample of auto-generated email of query notification:

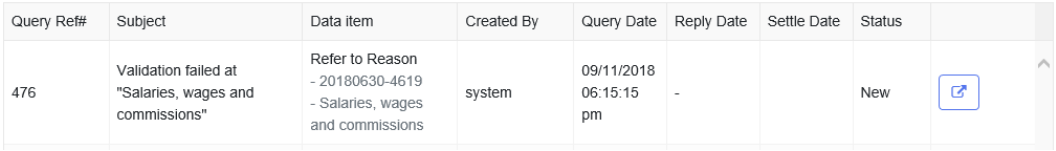


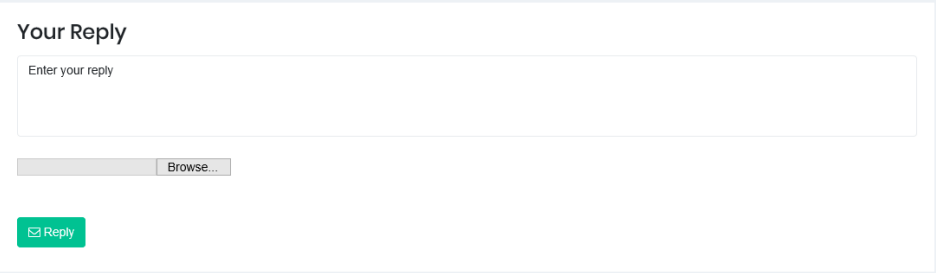
7.2 How to Use Query

a) Search/Filter Query

Step	Action
1	From the screen, select an item in the dropdown and click Search button. 
2	The result of the search is displayed in the list. 

b) Reply Query

Step	Action
1	Select a row from Query tab and click View Record icon. 
2	Key in your reply and upload file if necessary.

	
3	Click Reply button to send.
4	A pop-up notification will appear to indicate the reply is sent.
5	The communication trail is recorded in the system until LFSA Officer decides to close the Query.

8 Resubmission

8.1 Objective

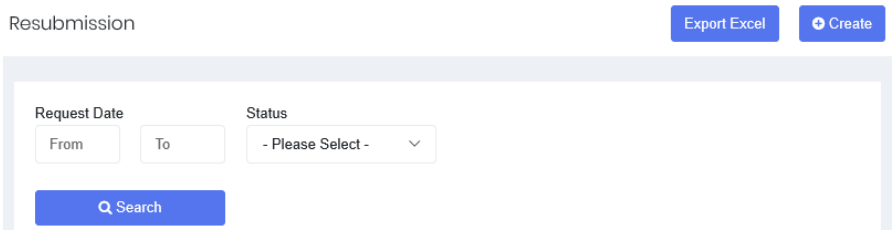
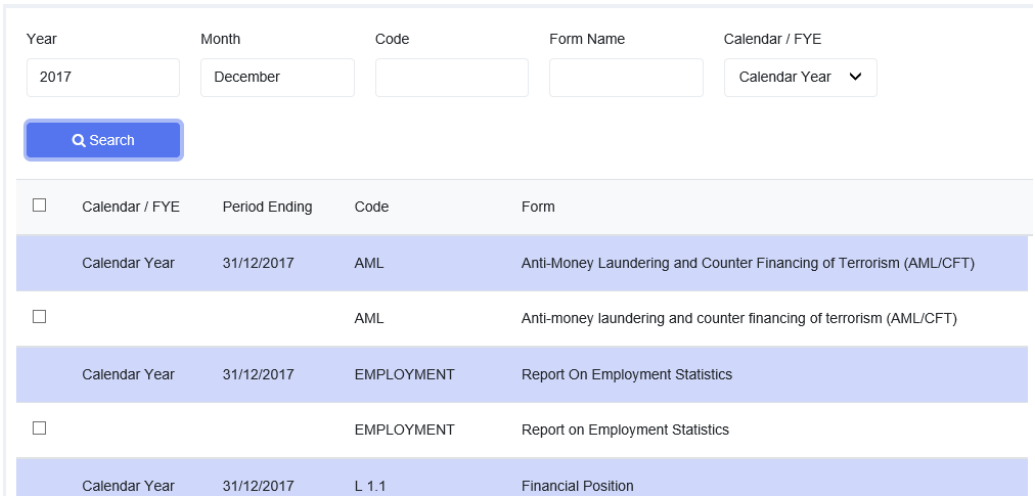
RE User may apply for resubmission to correct data in the forms that are required to be resubmitted due to:

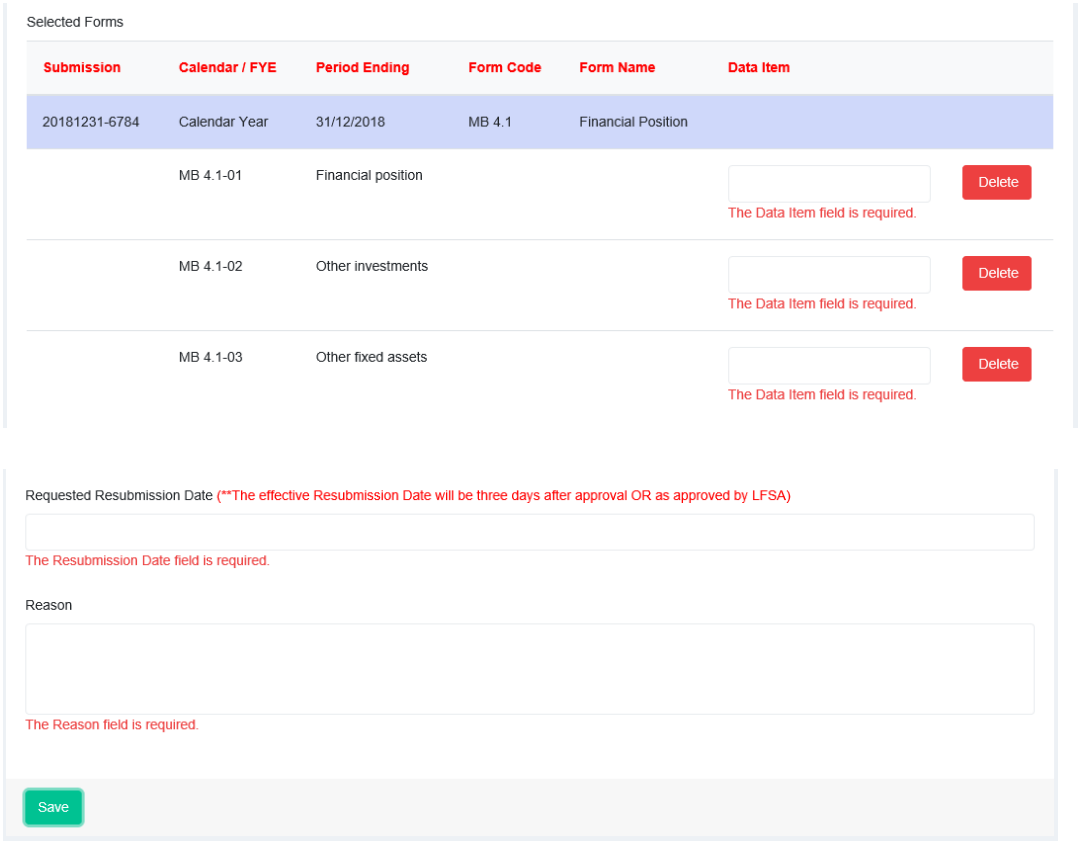
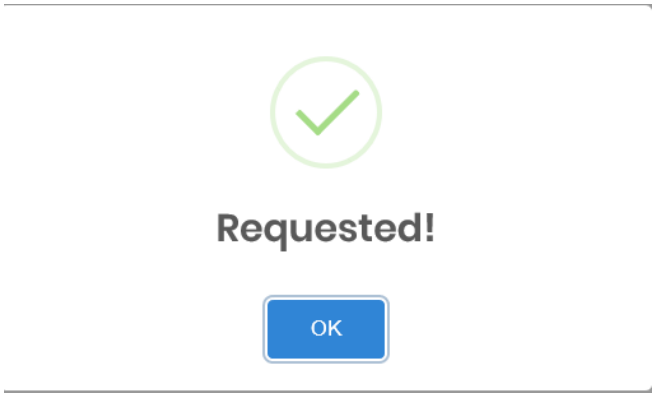
- Audit requirement
- Error correction
- Other reasons deemed valid and acceptable

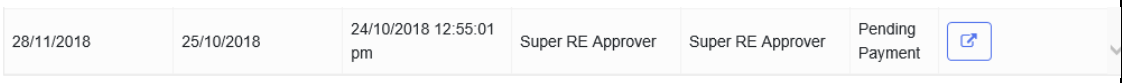
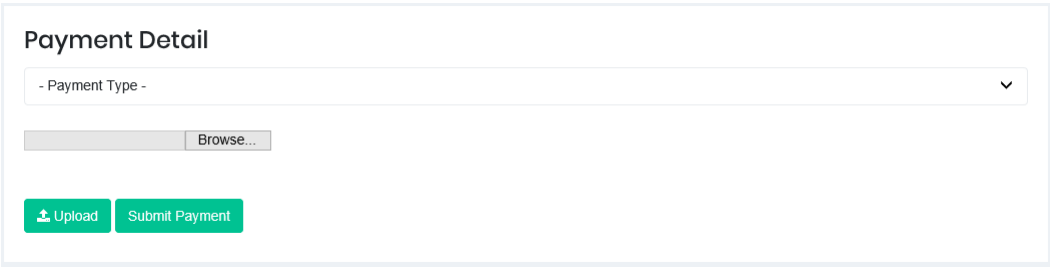
Once a resubmission request is raised by user, Labuan FSA will receive a notification via email. Labuan FSA Officer will be responsible to review the request and to decide whether the procession fee shall be applied or waived. A system-generated email will be sent to RE User once the result of resubmission request is approved by Labuan FSA.

8.2 How to Apply for Resubmission

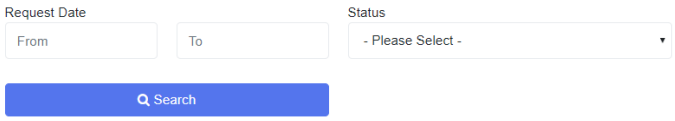
a) Create Resubmission

Step	Action
1	From the menu, select Resubmission.
2	Click Create button. 
3	Fill in the required search criteria – Year, Month, Form Code, Form Name and Calendar/FYE. Click Search button to retrieve the forms. 

4	Select the form/s to be resubmitted and click ADD button. Fill in the mandatory fields - Data Item, Requested Resubmission Date and Reason. 
5	Click Save button.
6	A pop-up notification will appear to indicate request is successful. 

7	Users will receive an email to indicate whether the request has been processed.
8	Once your request is processed, the status will change to 'Pending Payment'. Select the record from the list and click View. 
9	Fill in the Payment Method and upload the proof of payment. The system only accepts PDF file format as payment proof attachment. 
10	Email will be sent to notify of Resubmission approval. The status of the affected form/s will be set to 'Open' with new Due Date.

b) Search/Filter Resubmission

Step	Action
1	From the screen, select an item in the dropdown and click Search button. 

2	The result of the search is displayed in the list Resubmission List Resubmission Date | Approved Resubmission Date | Request Date | Fee Waived | Initiate By | Request By | Status 21/10/2019 | - | 21/10/2019 11:42:31 am | - | Super RE Approver | Super RE Approver | Pending

8.3 Amendment Required

As stated in Section 8.1. When the application is returned as 'Amendment Required', RE User is expected to edit the application by providing more accurate detail, correcting the payment attachment or include/exclude forms to be resubmitted. When the Resubmission status is changed to 'Amendment Required' by LFSA Processing Officer, RE User will be notified via email.

Step	Action
1	Refer to the application with status 'Amendment Required', click View icon. Resubmission List Resubmission Date | Approved Resubmission Date | Request Date | Fee Waived | Initiate By | Request By | Status 08/06/2019 | - | 08/05/2019 03:56:16 pm | - | Super RE Approver | Super RE Approver | Amendment Required
2	Review the page and click Edit button to amend the details of application Edit
3	Update the data as required and click Update button. Requested Resubmission Date (**The effective Resubmission Date will be three days after approval OR as approved by LFSA) 24/04/2019 Reason Incorrect figure in form MB 4.2 Update

4	The application status will be changed back to ‘Pending’ for processing. Resubmission List Resubmission Date | Approved Resubmission Date | Request Date | Fee Waived | Initiate By | Request By | Status 21/10/2019 | - | 21/10/2019 11:42:31 am | - | Super RE Approver | Super RE Approver | Pending

9 Helpdesk

This module is provided as an online Helpdesk Support for RE Users to raise any questions, update email subscription, grant user access and so on. It is intended to provide REs with support and response related to the RE's need or request pertaining to the submission forms or the portal.

9.1 General Helpdesk

9.1.1 Objective

RE User may raise a Helpdesk request for general topic to Labuan FSA through this module. Labuan FSA Officer will respond and communicate using this module as the helpdesk platform.

The status of Helpdesk is described as the followings:

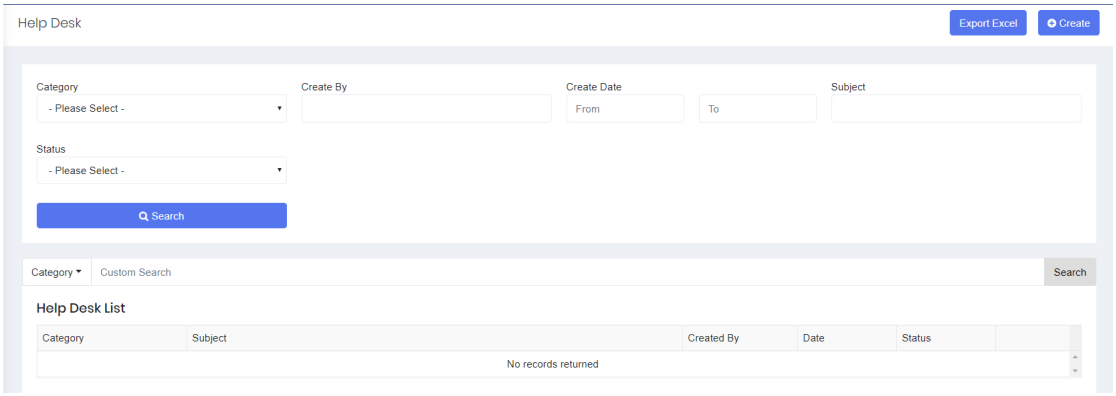
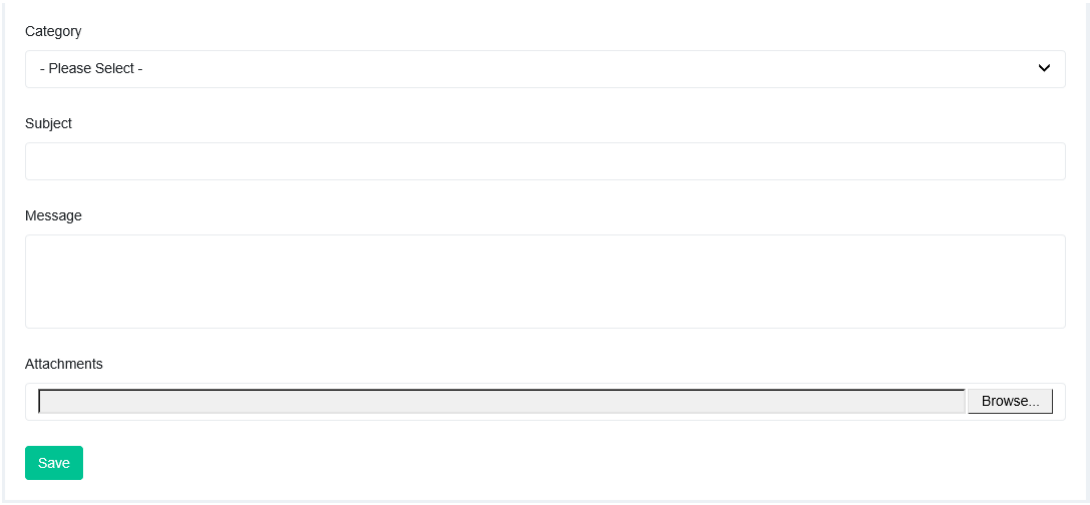
Status	Description
New	A new Helpdesk request has just been raised
Responded	The request is responded (either by RE User or LFSA Officer)
Closed	The request is closed by LFSA Officer
Open	The request that was closed previously, is now opened by LFSA Officer

The Helpdesk request is categorized according to the below:

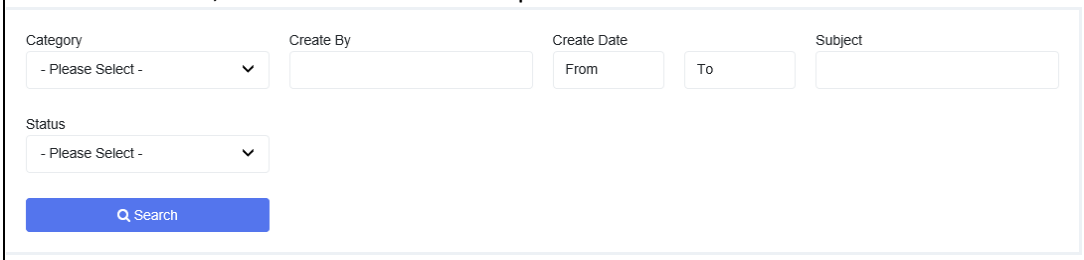
Category	Description
General Enquiry	Any general topic to enquire to
General Enquiry on MFRS/ IFRS17	Any general topic to enquire about MFRS/ IFRS17
Update of Business Information	The Request to update Business Info data
Update of Email Subscriptions	The request to update email subscriptions
Grant Access to External User	The request to assign an external user to the Reporting Entity
Forms & Data Items Enquiry	Any enquiry pertaining to forms and data items
Forms & Data Items Enquiry (SMD)	Any enquiry pertaining to forms and data items about SMD to be administered by Supervision Department
AML Sanction Reporting	Any issue about this reporting to be administered by AML Policy, Risk Monitoring and Surveillance Unit.
Reset MFA	The request to reset multi-factor authentication

9.1.2 How to Use General Helpdesk

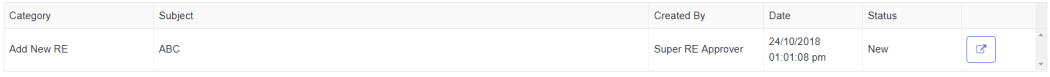
a) Create General Helpdesk

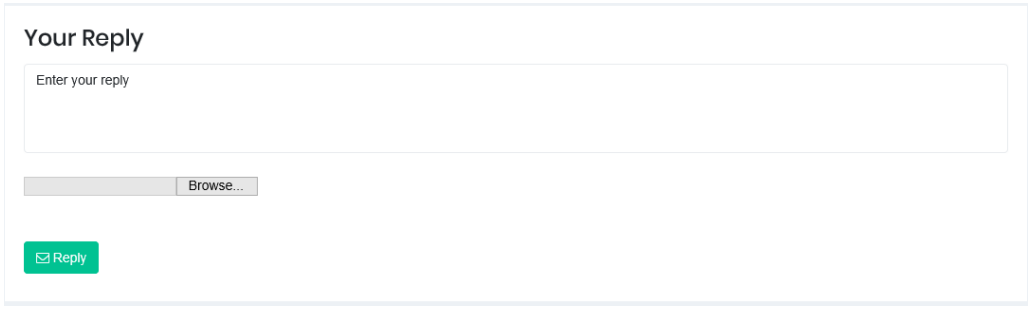
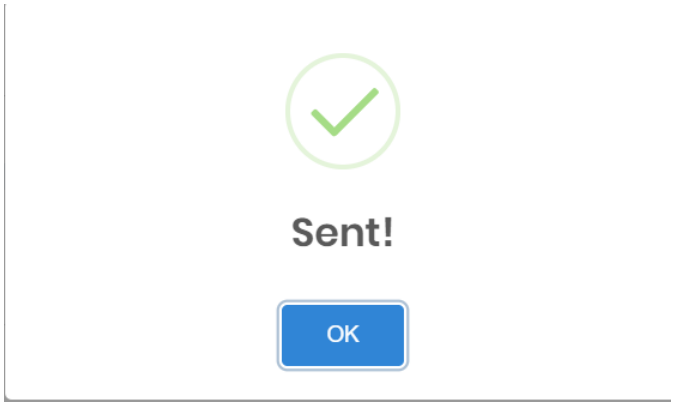
Step	Action
1	From the menu, select General Helpdesk.
2	Click Create button. 
3	Select the Category. Fill in the mandatory fields, add Attachment if required. 
4	Click Save button.
5	A pop-up notification will appear to indicate request is sent.

b) Search/Filter General Helpdesk

Step	Action
1	From the screen, select an item in the dropdown and click Search button. 
2	The result of the search is displayed in the list

c) Reply General Helpdesk

Step	Action
1	Select a row from Query tab and click View Record icon. 

2	Key in your reply and upload file if necessary. 
3	Click Reply button to send.
4	A pop-up notification will appear to indicate the reply is sent. An email is sent to notify the recipients of the reply. 
5	A system-generated email will be sent to user when the Helpdesk request status is Closed, Approved or Rejected.

9.2 Dropdown Request

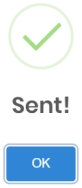
9.2.1 Objective

RE User may request for Master List (general dropdown items) using this module.
The status of Dropdown Request is described as the followings:

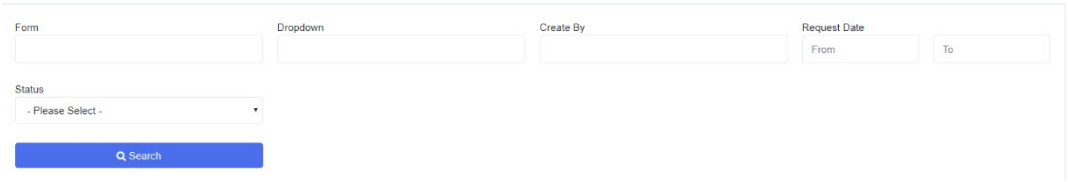
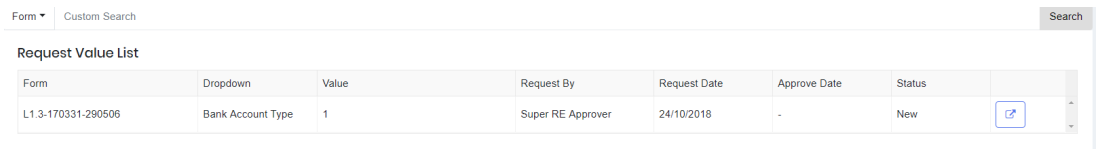
Status	Description
New	A new request has just been raised
Approved	The request is approved by LFSA Officer
Rejected	The request is rejected by LFSA Officer

9.2.2 How to Use Dropdown Request

a) Create Dropdown Request

Step	Action
1	From the menu, select Dropdown Request.
2	Click Create button
3	Fill in the mandatory fields.
4	Click Save button.
5	A pop-up notification will appear to indicate request is sent. 

b) Search/Filter Dropdown Request

Step	Action
1	From the screen, select an item in the dropdown and click Search button. 
2	The result of the search is displayed in the list 

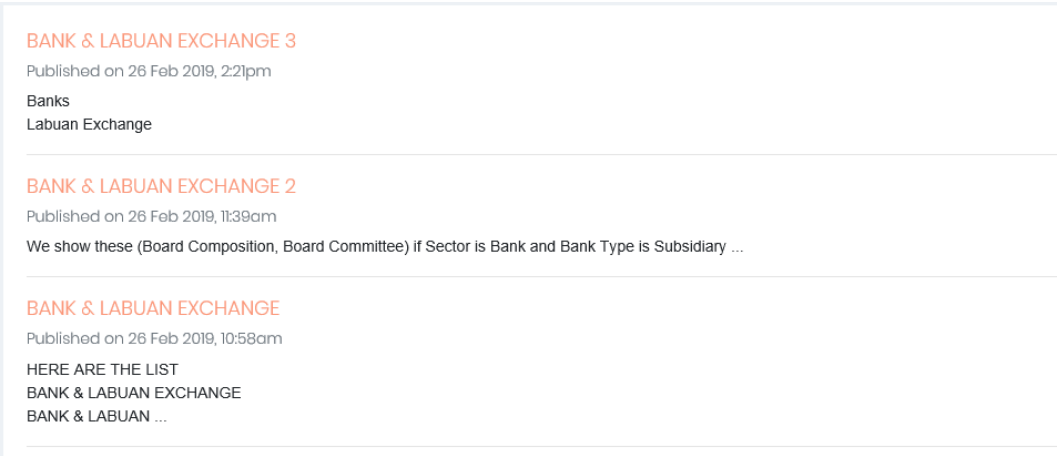
10 Other Modules

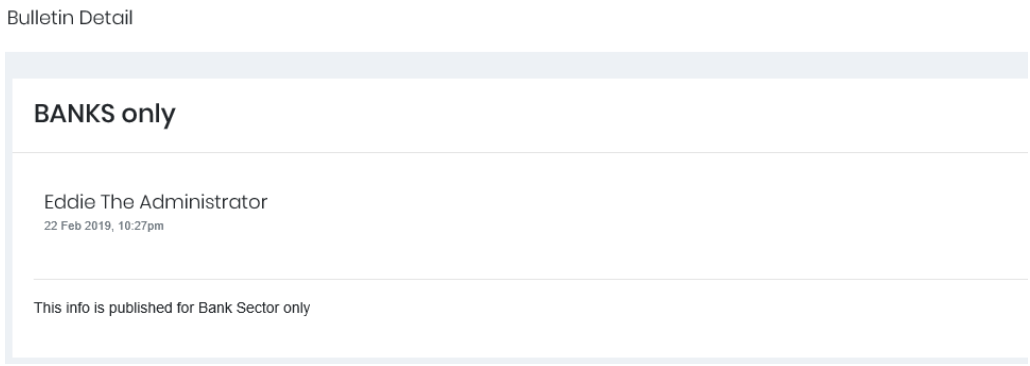
10.1 Bulletin Board

The Bulletin Board allows user to view and download any new announcement from Labuan FSA. When a new announcement is posted by Labuan FSA, email will be sent to users who subscribed to Bulletin notification.

10.1.1 How to Use Bulletin Board

a) Search/Filter Bulletin

Step	Action
1	From the screen, select date and click Search button.
2	The result of the search is displayed. 

3	Click at the Title in red font, it will flow to Bulletin detail page. User may download the documents in this page. 

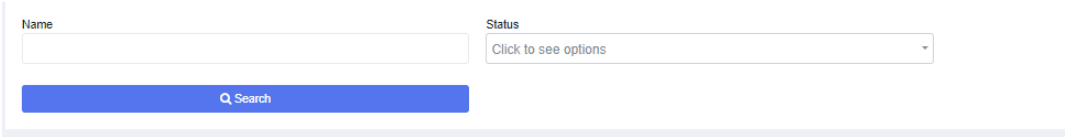
10.2 RE Dropdown Group

As mentioned in Section 5.13, RE Dropdown group is the company-specific dropdown which can be created and updated by RE Users.

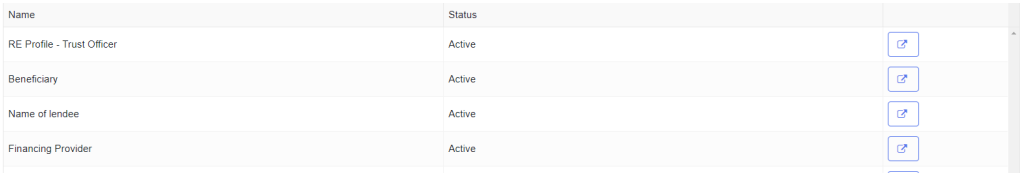
The method to create RE Dropdown can be referred to in topic 5.1.3

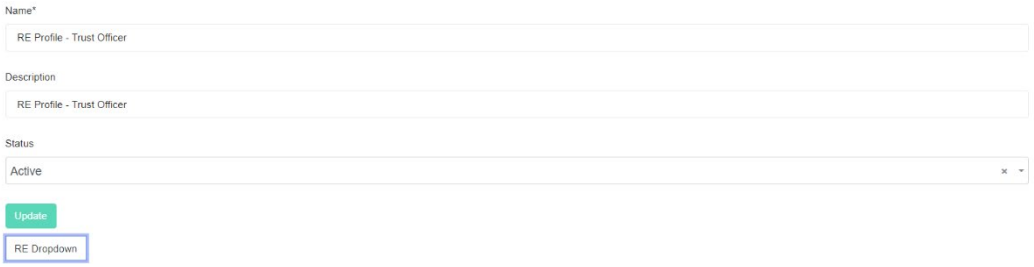
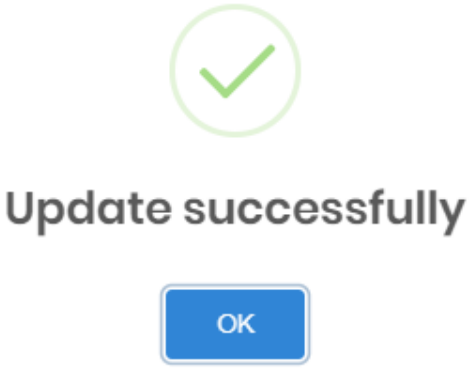
10.2.1 How to Use RE Dropdown Group

a) Search/Filter Dropdown Group

Step	Action
1	From the screen, select an item in the dropdown and click Search button. 
2	The result of the search is displayed in the list

b) Edit RE Dropdown Group

Step	Action
1	Select a row from RE Dropdown Group and click View Record icon. 

2	Click Edit button to enable the fields 
3	Click Update button to save the changes.
4	A pop-up notification will appear to indicate update is successful. 

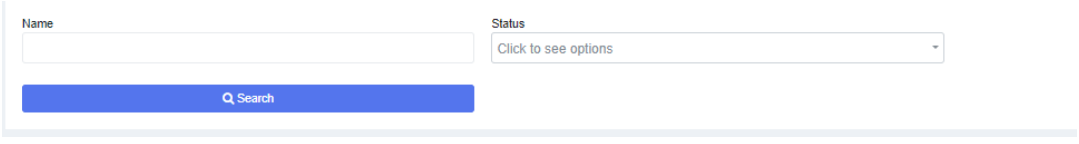
10.3 Master List Group

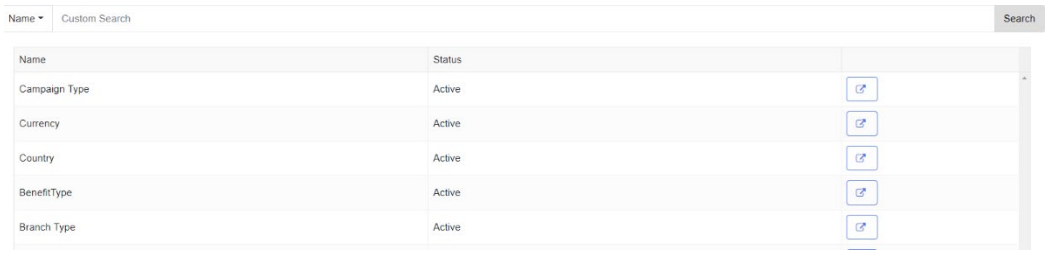
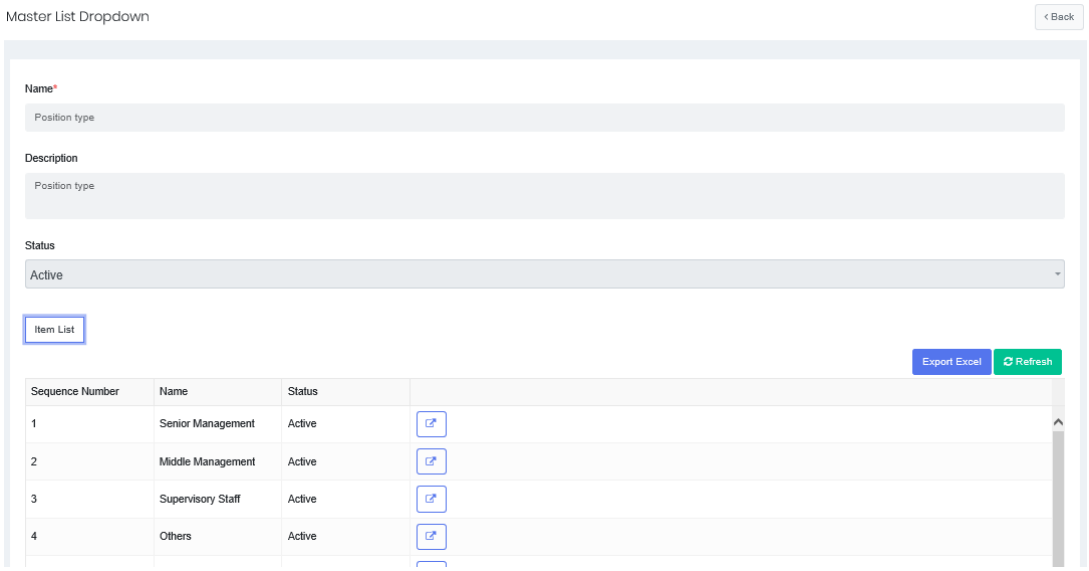
Master List Group refers to the dropdowns that are used globally in the forms across all sectors.

To suggest a new dropdown item to be included, please refer to section 9.2 Dropdown Request.

10.3.1 How to Use Master List Group

a) Search/Filter Dropdown Group

Step	Action
1	From the screen, select an item in the dropdown and click Search button. 

2	The result of the search is displayed in the list 
3	Click the View icon to view the dropdown and its items. 

Appendix 1

Frequently Asked Questions

Topic: User Registration

1. **Question**: How to register for SMS account if I don't have LL Number or Licence Number?
   Answer: Please reach out to Labuan FSA for further information.

2. **Question**: How can you know that your account is activated?
   Answer: Once your account is activated by the system administrator, a system generated email is sent to indicate the user can now login to the SMS portal.

3. **Question**: What can I do if I have forgotten my password?
   Answer:
   i) You can make use of the "Forget password?" function provided on the SMS login page. You have to provide your User ID and answer the selected Security Questions to recover the password. Once your identity is verified, Forgot Password instructions will be sent to your email. The system will reset your password after successful verification.
   ii) The user can directly contact LabuanFSA to reset the password. The SMS System Administrator will generate an email to reset the password. Your account will be locked If you key in wrong password 3 times, the account will be released after 30 minutes.

4. **Question**: How do I add users?
   Answer: Only the Main RE User is allowed to add users. The Main RE User is given the privilege to create Sub User(s) (Preparer/Checker/Approver role) within your organization. However, Sub User(s) account approval and activation will still need to be granted by Labuan FSA. Refer to Section 2.2 and 2.3 about how to add more users in SMS.

5. **Question**: Who can register as an External User?
   Answer: An external user is a third-party user who does not belong to the RE company but appointed to represent the company. Only Main RE User is allowed to register the external user. There are three roles for an external user such as preparer, checker and approver. However, this feature will not be available if Main RE User did not complete all the three mandatory steps in the system, ie. setting up the Mandatory Security Questions, Verify RE's Business Information and Verify RE's Details of Office.

Topic: Business Info

6. **Question:** How do I update the company's business details in SMS?
   Answer: RE User may go to RE Profile page, click EDIT button, and update the information on this page. If the field is not editable, please raise a Helpdesk Request for assistance.

Topic: Form Submission

7. **Question:** Why does the cell become red after user tried to save the form?
   Answer: This is because it is invalid data. For example, there are cells that only take numeric as input data, if user keyed in text and tried to save, it will turn to a red cell. Another reason is because of cell validation. Some cells are validated to check or compare the input data with other cells (in another form), which means their values must be the same. Usually, there will be a validation message to indicate the cell where the error occurs. There are also cells that use dropdown as input, if user keyed in data instead, the cell will become red.

8. **Question:** Why are some forms can still be submitted even with empty cells?
   Answer: Some forms can be submitted with empty cells because the system allowed the cells to be empty.

9. **Question:** Why is there an empty dropdown in the form?
   Answer: If the form has a dropdown cell that is empty, please check if it is RE Dropdown or Master list Dropdown (general). For RE Dropdown, user must create the item. For Master List dropdown, user must request to System Administrator to create the dropdown items. Users can click at the cell and click at the **Creating a dropdown request** button on the bottom of the form.

10. **Question:** Can an Approver click "Approve and Submit" button to submit without clicking "Check" button?
    Answer: An Approver cannot skip any submission steps in the SMS system. The Approver must follow the steps, starting with 'Save', 'Check' and 'Approve & Submit'.

Topic: Import Excel

11. **Question**: Why did my imported file show "Completed with Error(s)"?
    Answer: Import errors occur for different reasons. To view these errors, click on the "View" button to open the "Excel Import Detail" page. The details of the error will be displayed in the Error Description section. Some of the common errors are required field not filled and Invalid form status.

12. **Question**: Can self-made form be imported into the system?
    Answer: No, SMS system won't accept any self-made excel file or form from any other source. Only the form that is downloaded from the system is accepted to prevent data inaccuracy and to preserve form format.

13. **Question**: Can the same form template that is downloaded from another RE be imported to another RE submission?
    Answer: No, because the downloaded file has been encrypted with RE details. Each form downloaded the system for a specific RE will have its details encoded (RE Name, End Date, etc.) in excel file.

Topic: RE Dropdown Group

14. **Question**: Why do I need to create RE dropdown?
    Answer: RE dropdowns are entity-specific, they are RE's own data e.g. name of Financial Institution. Therefore, RE Users are required to create their own RE dropdown items. While filling in a form, RE User can click at the cell and the button 'Add RE List Value' will appear at the bottom page. Click the button and it will navigate to the RE dropdown page.

15. **Question**: Do I need to create the same RE dropdown items for future form?
    Answer: No, the RE dropdown items are already recorded in the system for current and future use.

16. **Question**: How to delete RE dropdown item that is no longer needed?
    Answer: RE User is advised not to delete the items however user can set the status of item as 'Inactive'. To do this user needs to go to RE Dropdown Group menu, view RE list group and change the status of dropdown item to 'Inactive' (refer to Section 10.2.1).

Topic: Query

17. **Question:** Why does the system send Validation alert email/s after my forms are submitted?
    Answer: The validation alert email represents a query triggered by SMS when the threshold is exceeded. Please go to Query module to view full detail of the data item and the form that exceeded the threshold limit.

18. **Question:** How do I provide feedback to Labuan FSA for the query/validation alert?
    Answer: RE User is required to respond to the Query in the system within 5 working days. RE User may go to the Query module and key in his/her reply.

Topic: Resubmission

19. **Question:** When do we use the resubmission?
    Answer: When the submission is reviewed by Labuan FSA and discrepancy is found, the Labuan FSA Officer will contact RE User to request resubmission. RE will need to perform a Resubmission by filling up an online Resubmission request in the Resubmission module. Also, when RE User wishes to do a correction in the submitted form, RE User could create a Resubmission request.

Topic: Extension

20. **Question:** Is there a timeframe to request the extension of time?
    Answer: Yes. Users are only allowed to request extensions three days before the submission date. For example, the system will not allow any application for extension on the 13th of January if the Due Date falls on the 15th of January.