THE SIMPO USER GUIDE

1	**This is how you access SIMPO:** You can go through the URSB home page by typing ursb.go.ug in the address bar of your browser and then click on the SIMPO tab at the top right-hand side of the home page which will direct you to the SIMPO home page
	Alternatively: You can access SIMPO directly by typing **simpo.ursb.go.ug** in the address bar of your computer browser.
2	**Client accounts on SIMPO:**
a	There are two kinds of Client accounts that one can create on SIMPO, that is; the Institutional client account and the Individual client account.
b	**The Institutional client account;** benefits financial institutions, Security Agents, Trustees or representatives of financial institutions, or any other company that may need to register its security interest in movable property. Eg. Commercial Banks, SACCOs, Credit Institutions among others. During the Institutional client account creation process, you will be required to upload the following documents onto the SIMPO platform: • A Certificate of Registration • Letter of Introduction to Introduce the institution and its nominated administrator for SIMPO • And any other relevant documents such as a national id, passport, etc
c	**The Individual Client Account;** benefits are individuals who may want to occasionally secure their interests in movable property. The Tier 4, and Money Lenders Act requires one to have a license before they can carry out the business of lending. Therefore, these individuals have to be occasional lenders and not habitual lenders During the Individual client account creation process, you will be required to upload the following documents onto the SIMPO platform: • A National ID for Ugandans or a Passport / Refugee ID for foreigners.
d	**How to create Client accounts on SIMPO:** i. Go to the SIMPO home page, click on the **Create an account** button on the top right-hand side of your browser. ii. Choose your client type ie either institution or individual iii. Follow the prompts while providing the required information depending on your client account type.

	iv. Upload the required attachments as earlier explained. v. Fill in the text captcha to confirm you are not a robot vi. Read through the terms and conditions and tick the check box if you agree to the terms vii. You can then click on the Submit button after which you will receive a message to confirm that your account has been successfully submitted viii. At this point the applicant receives an email that their account creation application has been successfully received ix. The registry will thereafter review and either approve or decline the account within 3 working days. Once the account is approved, the applicant instantly receives an email and they can login by using their user name and password.
e	**The SIMPO Password Policy** As you create a password on SIMPO, you should be mindful of the following: I. The password should be kept simple to remember II. It must contain a minimum of 8 characters III. It must include at least one character symbol IV. It must include at least one upper case letter: V. It must include at least one lower case letter: VI. It must include one number: VII. Examples of passwords could include;
f	**How to Reset a Password** In case you forget or need to change your password for security reasons, take the following steps 1. Click on the LOGIN button on the SIMPO Home page and then click on the Forgot Password button which will take you to the Password Reset page that will request for your email address. 2. Enter your email address in the email box and continue to fill in the text captcha to confirm you are not a robot and then click on the "Submit" button to send the request for a password reset. 3. You can thereafter login to your email and click on the password reset link sent to you from the Registry to open the password change page. 4. You will then be asked to enter your New Password and also confirm the New Password.

	5. Fill in the text captcha to confirm you are not a robot confirm the security check text displayed and then click on the submit button to complete the password reset process.
3(a)	**The Administrator's role** To be an administrator on SIMPO, one should have the administrator role. The administrators main functions are: a) Creating an institutions account on SIMPO through the account creation process b) Editing the clients profile c) Creating users and groups and d) Managing users and groups
b)	**How to edit a client's profile** Login to SIMPO as the Client Administrator, click on the Administration menu tab and select Client Profile from the dropdown list. Then click on the **Edit Client Profile** button to open the Client Profile page for editing and edit the fields that need to be edited. You can then Click on the **SUBMIT** button to effect the updates / changes on the client's profile**.**
c)	**Creating a new user** As an administrator, this is how you create a new user on SIMPO 1. Click on the "Administration" menu tab on the SIMPO platform, and Select "My Users". 2. Then Click on Create New User and follow the prompts while providing the required information as you complete the user form. 3. Please take note of the mandatory fields and fill them in as required.

4. If the User belongs to a Group, select the ***Institution Group*** button or you can leave it blank.

5. You can then move to the Notification section and indicate whether to notify the user with the password information or not, by selecting the preferred option.

6. Click the **"Save"** Button to complete the process of creating the new user account

d) **How to assign and modify roles of a user**

You can assign and modify roles of a user on SIMPO by; Clicking on the Administration menu tab and Selecting My Users from the dropdown list which will take you to the Users page.

While on the Users' page, scroll down to the List of Users Section and Click on the Edit button of the User whose roles you want to edit.

This will open the Edit User page where the user's attributes will be displayed

Then click on the Modify roles button to load the user roles page where you will Click to check the box of a particular role you want to assign to the user depending on his/her responsibilities.

Thereafter, click the "Save Role" button to complete the process.

e) **Relationship between users, groups and institutions**

In SIMPO, a user is the smallest unit of the platform
Users are also known as subsets of groups

Groups were introduced for the purposes of creating a form of decentralization as far as administration of an institutions client account on SIMPO is concerned
Therefore, we can also say that groups are a subset of institutions which means that groups can also have administrators just like institution administrators.

A user in a given group cannot have access to information in another group where as a user that doesn't belong to any group can have access to all information under the institutions account depending on the roles that they are given**.**

For example: groups can be implemented when an institution has a number of branches or departments or even in situations where an institution is hiring services of an agent or representative such as a law firm.

a) **How to create a group**

	Login to the SIMPO platform as the Administrator, click on the **“Administration” tab** and then select **“Groups”** from the dropdown list. When the groups page opens, click on the **Create New Group** button which will lead you to the page where you register new groups. Here you are required to provide the Name, Email address and a brief Description of the Group. You can then Click on the **“Submit”** button to create a Group.
b)	**Deleting and Deactivating of Users or groups on SIMPO** Apart from creating users and groups, an administrator can also deactivate or delete the same Deletion of a user or group is an irreversible action whereas deactivating of a user or group is a reversible action For example, deletion of a user or group can be done when a specific institution is no longer working with a certain individual (employee) or group of people. On the other hand, deactivation of a user or group can be done when a specific institution on SIMPO has temporarily stopped working with an individual (employee) or group of people Deletion or Deactivation of user or group does not affect the notices registered by that user or group. Notices registered by a specific user are tied to the financial institutions account and not the users account. Deletion or Deactivating of users or groups on SIMPO can be done by: a) Going to list of groups or users under the administration tab on the dashboard b) Clicking or the delete or deactivate button adjacent to the specific user that you want to amend. c) A confirmation window will then be displayed, requesting you to confirm if you want to delete or deactivate the user or group. d) Click Yes to confirm or No to reject deleting the user or group account.
3(II)	**How to view audit trails** By default, the initial administrator of an institution account on SIMPO will come with both administrator roles and Audit roles Audit roles allow a user to view other user’s activity under the institutions account. These activities can range from security activities such as logins and password resets, payment activities like generation of payment registration numbers, registration of notices and so many more.

	In a nutshell, audit roles help a user keep track of whatever is happening under a specific institutions account To view audit trails, Sign in to the SIMPO platform application as a user with audit officer roles and Click on the **"Administration"** menu tab to give you a dropdown list. From the dropdown list, select **Audit Trail.** This will take you to the Audit Trail page where you can review all user and client activities. On this page you will a list all system audits, filters for the different audit categories and audit actions
4(i)	**Payments on SIMPO** To make payments on SIMPO, one should have the finance officer role. There are two types of payments on SIMPO, namely registration fees and stamp duty fees. Registration fees are the amounts money paid for the different SIMPO services like registration of a security interest notice, search, among others. Assessment for registration fees is done on SIMPO since it is integrated with URA's payment portal. Stamp duty fees are payments chargeable on an instrument which creates a security interest or on the value of the security interest, depending on the circumstances. Please note that the Assessment for Stamp duty is done outside SIMPO on the Uganda Revenue Authority website. In this video we shall learn about payment of registration fees Payment of registration fees on SIMPO can be done in two ways and that is; Pay as you go and Pre-paid basis For Pay as you go payments, a user can generate a payment registration number (PRN) for a single transaction they wish to carry out. For example: a PRN for registration of a security interest notice, a PRN for an official search, among many others On the other hand, with Pre-paid payments, a user can generate a payment registration number (PRN) for a number of different transactions on SIMPO. For example a user can generate a PRN of 1,000,000/- ushs which can be used to pay for different transactions on SIMPO until the institutions prepaid account balance is down to zero

4(ii)	**How to view account transactions** To view account transactions, one should login into SIMPO as on user with finance officer roles. Click on the **"Payments"** menu tab which will drop a list of items Then Select **"Account Transactions"** from the drop-down list to display the **Account Transactions** page. Viewing account transactions allows a user to view an institution's expenditure for various SIMPO services like search, or registration of a notice, among others. Where an institution uses prepaid mode of payment, a user is also able to view the balances on the prepaid account.
4(iii)	**How to Generate a PRN** To generate a Payment Registration Number (PRN), Login to the SIMPO application with your Username and Password as a Finance Officer. Click on the **Payment** menu tab. then Select the '**Generate PRN**' option from the dropdown to load the Payment and Bank details. You will then be asked to provide the following information: **Tax payers details, Tax head, Amount to be credited, Mode of payment** and **the preferred Financial institution.** Tax head means the service for which the PRN is being generated and includes the prepaid account option. Prepaid account allows a user to generate a PRN for a lump sum payment, which can then be used to pay for various services. Click on the **Generate PRN** button to generate the Payment Registration Number. Once the PRN is generated, one can generate a payment slip by clicking on **Print PRN Details** After payment has been made using any of the different payment modes: 1. If it is a pre-paid account payment, the client's virtual prepaid payment account will be credited automatically 2. If it is a pay-as-you-go account, the system will prompt for a PRN at the time of registering a notice or at the time of conducting a search.
5(a)	**Registration of a Security Interest Notice** To register a new security interest notice, Login to the SIMPO platform as a Client Officer.

	Once you are logged in, Click on the **"Security Interest Notices"** menu tab and select **Register New Notice** option from the drop down list. The system will a notice details form. Select '**Initial notice'** from the drop down list on the Notice Type page. The notice details form is divided into 4 parts namely: loan information form, secured creditors details form, collateral details form, and the grantor or debtor's details form. To Register a notice, follow the following steps: Fill the Loan Information form which includes the following details: a) Creation Date & Expiry Date of the security interest b) Selecting the Loan Type c) loan amount details which is divided into the principal amount and a summation of other costs in processing the security interest d) The interest on the amount and the sector of the economy where the money will be applied. Where a person is borrowing in more than one currency, click on Add New Amount, select the currency and fill in the necessary details. The secured creditor's information will be preloaded by the system. However, where there's more than one secured creditor, click on '**Add New Secured Creditor'** button and fill in their details. This secured creditor could be an institution or an individual. Fill in the Grantor/Debtors information by following the prompts. One can add as many Grantors or Debtors, depending on the transaction. Next, we fill in the Collateral Details Form by following the prompts. In case there's more than one collateral in a given secured transaction, please click on Add New Collateral, and enter the necessary details. Add a document attachment, if any. Click the Declaration check box Click on Register Notice and a preview of the notice you about to register will pop up Click on register notice again and the payment information window will pop up The payment information window is divided into two parts ie The Transaction Payment Information and Stamp Duty Payment information. One can pay transaction fees by either using a Prepaid Account Payment or a Pay as you go Payment. Choose a preferred payment type Please note that for Pay as you go Payment u will need to type in a PRN for the transaction fees you have paid

	For the Stamp Duty information, type in the Stamp Duty PRN, if your transaction is stamp duty exempt, type in the Stamp Duty Exempt Cert. No and the reason for exemption Once both Transaction and Stamp duty payment information have been entered, Click continue to register your notice A Notice Summary View will load, showing you details of the notice you have just registered Finally, a verification email with an acknowledgement report will be instantly sent to your email account
(b)	**How to save and Load Drafts** You can save drafts on SIMPO by clicking on the **Save as Draft** button, which is On the **Register Initial Notice** Page. Then Enter a name for the draft and Click on the **"Save Draft"** button to Save the draft. A message window to show that the draft was successfully saved will pop up. Click **"OK"** to confirm and complete the process of saving the draft. To load a draft, click on the "Security Interest" Menu and select the "View Saved Drafts" option from the drop-down list to direct you to the list of saved drafts. Then move to the actions column on the "List of saved drafts" page and Click on the "Open" icon of the draft to load the Security Interest draft for Edit and registration
(c)	**How to view details of registered security interests** In order to view the details of the registered security interests, **Login** to the SIMPO platform and click on the **"Security Interest"** menu to get a drop-down list. From the drop-down list, select **"View Registered Notices"** to open the **"My Registered Notices"** page then search for notices by choosing the search parameter or filter from the dropdown list. You can then click on the " ***Filter notices"*** button and select 'Active Notices' from the drop down list, to view the active security interests.

	Then Move to the ***List of Notices*** section in the ***Registration No.*** column and Click on the **Registration No.** of a Security Interest to display its details under the notice summary view . Please note that for every notice that is registered, an acknowledgement report and current report report is generated . An acknowledgement report will show the initial details of a notice whereas a current report will show both the initial details of a notice and post registration activities (ie. the changes that have been made to that notice) To download an acknowledgement report click on the green icon alongside the particular notice in which you are interested. To download a current report click on the orange icon along side the particular notice you are interested in. Here is how acknowledgement and current report will look like
(d)	**How to review and authorize a notice registration** Before we learn how to review and authorize a notice, we need to know a few important things: a) One can only review and authorize a notice when they have the client authorizer role. b) A notice submitted by a user having both client officer and client authorizer roles will not go for authorization, it will be registered straight away. To review and authorize notice: Login into SIMPO as a user with the client authorizer role. On the Dashboard you will see the notice for authorization listed under the Latest Pending Tasks. Then click on the highlighted text “Authorize Notice.” to display the Handle Task page, review the notice registration details. Scroll down to the Authorization section and Select “Authorize” to approve, “Deny” to terminate or “Resend to Submitter” to return to the Submitter for correction and resubmission. Then click the “Submit” button when you are done.

	After registration, a verification email with an acknowledgement report will be instantly sent to your email account
6(a)	**Post registration activities (General Introduction)** Post registration activities are those changes that take place after a notice has been registered. Examples of post registration activities on SIMPO are amendment notice, which includes renewal, update and transfer, notice of default and enforcement, notice of disposal, notice of distribution and claim, notice of discharge and notice of cancellation. To initiate a post registration activity, one should either have the client officer role or the post registration officer role This is how you carry out a post registration activity on an already existing security interest notice Login to SIMPO as a Client Officer or Post Registration officer and click on the "Security Interest" menu which will bring a drop down list From the drop-down list, select "View Registered Notices" to open the "My Registered Notices" page. move to the List of Security Interests section, then to the Actions column and Click on the "Post Registration Activities" icon of the Security Interest that needs to be updated, to display the Post Registration Activities page Select your preferred post registration activity, click continue and follow the prompts After registration, a verification email with an acknowledgement report will be instantly sent to your email account
(b)	**How to register an amendment notice** There are 3 different types of amendments on SIMPO that can be done in the following ways: **I. How to update a security Interest** Under Post Registration Activities page, select the **"Amendment Notice"** and click **"Continue"**. Click on the **"Add New Amendment"** button to get a drop-down list and select **"Update a registration"** option. The amend Notice page will load

As you update a notice, you are able edit any field apart from the: Registration Date, Registration Number, Creation Date and Expiry Date of the initial notice.

When you are through with your update, click on the **"Submit Notice Amendment"** button

A page having your list of amendments including your latest update will load

Lastly Click on the **Submit Amendment** button to submit the amendment for registration.

After registration, a verification email with an acknowledgement report will be instantly sent to your email account

II. How to renew a security interest

Under Post Registration Activities page, select the "**Amendment Notice**" and click "**Continue**".

Click on the **"Add New Amendment"** button to get a drop-down list and select the amendment type you wish to register, **"Renew a registration"**.

The **Renewal Notice** page will load.

Please note that according to Security Interest in Movable Property Act, 2019, one cannot renew a notice more than 6 months before it expires. An attempt to do so will lead to that error

Enter the **new date** in the Expiry Date box and click the **"Submit Renewal of Initial Notice"**

A page having your list of amendments including your latest update will load
Lastly Click on the Submit Amendment button to submit the amendment for registration

After registration, a verification email with an acknowledgement report will be instantly sent to your email account

III. How to transfer a security interest

Under Post Registration Activities page, select the "**Amendment Notice**" and click "**Continue**".

	Then select the **"Transfer to another secured creditor option"** and click **"Continue"** to take you to the **"Select Client"** page Then Search for a secured creditor client by the *Client Code* or *Client Name.* this is the secured creditor to whom the transfer is being made. View the client summary and click the **"Continue with this Client"** button. On the Transfer notice page, select transfer type and click the "**Submit Transfer Request**". A partial transfer allows a secured creditor to transfer their interest in just one or more collateral whereas a full transfer allows a secured creditor to transfer their interest in all collaterals registered under a particular security interest notice. On the List of amendments page, Click the **"Submit Amendment"** button to submit the transfer for authorization. A client authorizer of the Transferee secured creditor should sign in and accept the security interest transferred by authorizing it Once that is done, the transferred security interest notice will appear on the transferee's list of Security Interest notices and will no longer appear in the transferor's list. After registration, a verification email with an acknowledgement report will be instantly sent to your email account
(c)	**How to register a Default and Enforcement notice**
	To register a Default and Enforcement notice, **Login** to SIMPO as a Client Officer or Post-Registration Officer and click on the **"Security Interest Notices"** menu. Select the "**My Registered Notices**" option list of registered security interests will load Identify the Security Interest against which you need to register the default and enforcement. Then click on the **Post Registration Activities icon** of that security interest and select "Default and Enforcement Notice" and then click "**Continue**" The **Default and Enforcement page** will load.

	Provide the Default and Enforcement details When you are through, click the "**Register Default and Enforcement Notice"** button to submit the enforcement notice for registration. After registration, a verification email with an acknowledgement report will be instantly sent to your email account.
(d)	**How to register a disposal notice**
	These are the steps followed while registering a disposal notice on SIMPO: Sign in to SIMPO, click on the "**Security Interests**" menu and select the "**My Registered Notices**" option from the drop-down list. Identify the Security Interest whose collateral you need to dispose of. Then click on the **Post Registration Activities** icon of that security interest and select " **Disposal Notice**" then click "**Continue**" The Disposal Notice page will load. Provide the disposal details and court order details (for loans above 10 million shillings). When you are through, click the "**Register Disposal Notice**" button to submit the Disposal Notice for registration. After registration, a verification email with an acknowledgement report will be instantly sent to your email account.
(e)	**How to register a distribution and claim notice**
	Sign in to SIMPO, click the **"Security Interest"** menu and select **"My Registered Notices"** option from the drop down list. Then identify the Security Interest on which you need to register the distribution and claim notice. Click on the **Post Registration Activities** icon of that security interest and select **"Distribution and Claim Notice"** and then click **"Continue"**

	The Distribution and Claim Notice page will load Provide the Distribution and Claim details When you are through, click the "**Distribution and Claim Notice**" button to submit the Notice for registration. After registration, a verification email with an acknowledgement report will be instantly sent to your email account.
(f)	**How to register a discharge notice**
	A discharge notice is registered by a secured creditor or their representative, against an initial notice, where the borrower has fulfilled all their obligations under a security interest agreement. These are the steps followed to register a discharge notice on SIMPO: Sign in to SIMPO, click on the **"Security Interests"** menu and select the **"My Registered Notices"** option from the drop-down list. Identify the Security Interest that you need to discharge Then click on the **Post Registration Activities** icon of that security interest and select **"Discharge Notice"** and then click **"Continue"** The **Discharge Notice page** will load. Provide the discharge details. Click on the **Register Discharge of initial notice button** to discharge the notice After registration, a verification email with an acknowledgement report will be instantly sent to your email account
(g)	**How to register a cancellation notice**
	Sign in to SIMPO, click the "Security Interest" menu and select "My Registered Notices" option from the drop down list. Identify the Security Interest that you need to cancel Click on the **Post Registration Activities** icon of that security interest and select the **"Cancellation Notice"** option from the drop down list and click **Continue**

	The **Cancellation Notice page** will load. Select any of the options for reasons to cancel Click the **Cancel Initial Notice** button to complete cancellation
7	**How to register an objection notice**
	Sign in to SIMPO, Click on the **"Security Interest Notices"** menu and select **"Register Objection Notice"** from the drop down list. The Objection Notice page will load Select the Objection to Notice option and enter the Registration Number of the security interest notice you want to register the objection notice on. Then provide reasons for objecting to the registration and then click Register Objection Notice. After registration, a verification email with an acknowledgement report will be instantly sent to your email account, that of the registry and that of the secured creditor whose notice you have registered an objection on. At this point, the Secured creditor who registered the notice as well as the registry users will receive a notification of the registered objection notice, after which all parties will have to respond according to the process laid down in Regulation 12 of the Security Interest in Movable Property Regulations, 2019.
8(a)	**Conducting a search on SIMPO – A general introduction**
	You can perform a Search using any of these three (3) search parameters: • The name or identification number of the grantor or borrower or debtor, • Collateral Serial Number for serialized collateral, • Security Interest Notice Registration Number **Here, it is important that the information entered should be accurate.** There are two kinds of searches on SIMPO namely: Official Searches and Unofficial Searches a) **Official Searches** are: I. Paid for II. Have more than one search parameter &

	III. Provide more search results including a search report and certified search report. b) While **Unofficial** Searches are : I. Free of charge II. Have only one search parameter which is the grantor name & III. Provide a limited search results which don't even include a search report On SIMPO, one can search as a registered user if they have the search officer role by going to the **Search Tab** on their dashboard. Public users or users without accounts can search by going to the **search tab** on the **SIMPO homepage**. To pay for an official search as a registered user: Login as a user with finance officer roles, go to the payment tab and first generate a prn for the search following the steps shown in the tutorial on how to generate a prn.(video 5(iii)) To pay for an official search as a public user, go to search tab on the home page and select official search. Go to the payment tab and generate a prn for the search following the steps shown in the tutorial on how to generate a prn. (video 5(iii))
(b)	**How to conduct a search as a registered user**
	To search as a registered user, Sign in to SIMPO as a user with search officer role and click on the **Search** tab and Select **Official Search** from the dropdown list. The Search page will load. **Please note that:** The **official search** page will have more search parameters while the **unofficial search** page will have only one search parameter, that is Grantor name Then select the Search criteria type, enter the search parameter details and click on the **"Submit Search"** button, provide prn details (for the official) and run the search. A page having your search results will load The Official search will yield more search results compared to the unofficial search, with an option to generate a search report To download the Search Report, choose the search result of your choice by ticking the appropriate check box under the search results, then choose the preferred report type and click on the **Generate Search Report** button. A copy of the search report will be available for download in your computer browser while another will sent to your email address
(c)	**Search as a public user or a user without an account**

	To search as a public user, go to the SIMPO home page, click on the **Search Registry Tab** and Select **Official Search** from the dropdown list. The Search page will load. Then select the Search criteria type, enter the search parameter details. Fill in the text captcha to confirm you are not a robot. Click on the **"Submit Search"** button, provide prn details (for the official) and run the search. A page having your search results will load The Official search will bring more search results compared to the unofficial search with an option to generate a search report To download the Search Report, choose the search result of your choice by ticking the appropriate check box under the search results, then choose the preferred report type and click on **Generate Search Report** button
9(a)	**Notifications**
	The notifications tab can be found on the SIMPO dashboard when a user logs in There are two ways in which notifications can be received, and that is either through email messaging or global messaging Clicking Email messages allows a user view notifications from SIMPO to the client users of that particular client account. These could be notifications on registered notices, generated searches and many more On the other hand, clicking on Global messages allows a user to view notifications from the registry users to the client users. These could be notifications on System downtime, System upgrades, Continuous Trainings and many more. A copy of these notifications is also sent to the email addresses of the client and its users.