



MFSA: LH Portal Submission Handbook



V1.0

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1 Document Authorisation

Version	Date	Description
V1.0	22/10/2026	Initial LH Portal Submission Handbook

2 Introduction

The Harmonised Regulatory Reporting Framework (HRRF) introduces a standardised approach for the preparation, validation and submission of regulatory returns. Under the HRRF framework, submissions are ultimately provided in JSON format, enabling the implementation of consistent validation rules, dependency management, automated processing, and improved data quality controls.

To support Licence Holders throughout this transition, the HRRF solution provides a user-friendly Excel based reporting process supported by the Excel-to-JSON Converter Tool. Licence Holders may continue compiling returns through familiar Excel templates, while the converter automatically transforms completed workbooks into the JSON format required for submission.

This handbook provides guidance on the end-to-end submission process, including downloading templates, completing returns, converting workbook data into JSON format, uploading submission files and any supporting documentation, and resolving validation errors that may arise during the submission lifecycle.

In addition, the handbook explains how to access use submission version-specific documentation available for download, including technical specifications and data dictionaries. This ensures that users have access to the appropriate requirements and guidance applicable to the version being submitted.

2.1 Purpose of this Handbook

The purpose of this handbook is to provide practical guidance to Licence Holders on the preparation and submission of regulatory returns through the Harmonised Regulatory Reporting Framework. It explains how to use the Excel-to-JSON Converter Tool to transform completed Excel templates into JSON submissions and successfully submit them through the LH portal.

The handbook has been designed to support users throughout the entire submission lifecycle, from downloading the appropriate reporting template to resolving validation issues that may arise during submission. It provides step-by-step guidance on obtaining the correct Excel template, completing the workbook, converting the completed return into JSON format, uploading submission files, and interpreting validation messages.

In addition to describing the submission process, this handbook explains the purpose of the key artefacts involved in HRRF reporting, including Excel templates, JSON module files, validation mechanisms, and LH Portal based submission controls. By following the guidance contained within this handbook, users should be able to prepare submissions that are consistent with the published reporting requirements and validation rules.

This handbook should be used in conjunction with the relevant licence-specific documentation, including the applicable Data Dictionary, JSON Schemas, Excel

templates and Sample Submissions. Together, these artefacts provide the reporting requirements, supporting guidance, and technical specifications required to successfully prepare and submit returns through the LH portal.

2.2 Who Should Use This Handbook?

This handbook is intended for Licence Holders responsible for preparing regulatory returns, compliance and regulatory reporting teams, operational users responsible for submitting regulatory returns through the LH Portal and individuals involved in reviewing and validating submission prior to submission.

This handbook has been written for business users and does not require prior technical knowledge of JSON Schema.

2.3 HRRF Submission Overview

Under the HRRF framework, the submission process follows a structured workflow from data collection through to final submission. The HRRF framework supports two submission approaches, depending on how the reporting JSON files are generated. Licence Holders may either complete an Excel template and convert it into JSON format using the Excel-to-JSON Converter Tool or prepare the required JSON files directly and submit them through the LH Portal.

2.3.1 Path A: Excel Template Submission

This submission route is intended for users who prepare their return using the Excel template provided for the relevant return and reporting period.

Figure 2.1. Path A Submission.

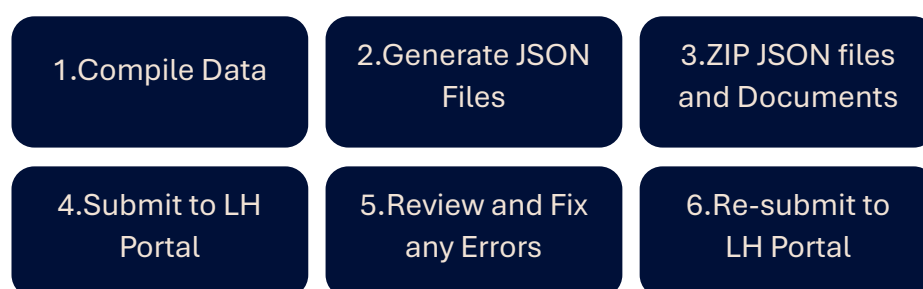


This approach allows users to complete the return in a familiar spreadsheet format while benefitting from built-in guidance, validation controls, and dependency management features.

2.3.2 Path B: Direct JSON Submission

This submission route is intended for licence holders that generate JSON files directly through their own internal systems or reporting solutions.

Figure 2.2. Path B Submission.



Under this approach, completed JSON files are submitted directly through the LH Portal without the use of the Excel template or converter tool.

Both submission paths ultimately converge at the same submission endpoint and are subject to the same JSON Schema validation rules. Regardless of the approach used, all submissions are validated against the published HRRF JSON Schemas before being accepted by the platform.

2.4 Key Components of the Submission Process

As described in the previous section, the HRRF framework supports two submission paths. Licence Holders may either prepare their return using the Excel Template and Excel-to-JSON Converter Tool or generate the required JSON files directly through their own validation systems. Regardless of the submission path selected, all submissions ultimately pass through the same validation and submission processes and are assessed against the published HRRF JSON Schemas.

2.4.1 Excel Template

The Excel Template forms the foundation of the Excel-based submission path. It provides a structured environment for collecting and validating reporting information before submission. Generated directly from the relevant Data Dictionary, the template incorporates the same datapoints, validation rules, dependencies, and business requirements that are represented within the corresponding JSON Schemas.

In addition to supporting data entry, the workbook includes guidance and validation features designed to assist users throughout the completion process. These features help identify potential issues early and improve submission quality before conversion and submission activities begin.

2.4.2 Excel-to-JSON Converter Tool

The Excel-to-JSON Converter Tool supports the Excel-based submission path by transforming completed Excel templates into the JSON format required by the HRRF platform. During conversion, the tool extracts the information entered within the workbook and generates the appropriate module-specific JSON files.

The converter enables Licence Holders to continue working within a familiar spreadsheet-based environment whilst benefitting from a standardised machine-

readable submission format. This reduces the need for manual JSON creation and helps ensure consistency between the workbook and the generated submission files.

2.4.3 JSON Module Files

JSON Module Files represent the primary submission artefact within the HRRF framework. These files may either be generated through the Excel-to-JSON Converter Tool or produced directly by a Licence Holder's internal reporting system.

Each module within a return is represented by a separate JSON file containing the datapoints relevant to that reporting domain. Collectively, these files form the submission package that is uploaded through the LH Portal and validated against the applicable JSON Schemas.

2.4.4 JSON Schemas

JSON Schemas define the structure and validation rules applicable to each module submission. They specify mandatory fields, data types, allowable values, dependency rules, and other validation requirements that must be satisfied before a submission can be accepted.

All JSON files submitted through the HRRF platform, irrespective of the submission path used, are validated against the published JSON Schemas. As a result, the schemas act as the authoritative source for submission validation.

2.4.5 Supplementary Documentation

In certain reporting scenarios, Licence Holders may be required to submit supporting documentation in addition to the mandatory JSON module files. Such documentation may include declarations, management accounts, or any other supporting files specified as part of the reporting requirements.

Where supplementary documentation is required, the supporting files must be included within the same submission package as the JSON files. All files should be compressed into a single ZIP file and saved in accordance with the naming convention for the relevant return and reporting period.

2.4.6 LH Portal

The Licence Holder (LH) Portal serves as the common endpoint for all submission activities. It provides access to reporting artefacts and enables Licence Holders to submit their completed returns.

For users following the Excel-based submission path, the portal is used to obtain reporting templates and subsequently submit the generated JSON files. For entities preparing JSON submission directly, the portal serves as the mechanism through which these files are uploaded and validated.

Following submission, the portal performs validation checks against the published JSON Schemas and communicates the outcome of the submission process via email.

Successful submissions are acknowledged accordingly, whilst validation failures result in feedback that can be used to correct and resubmit the affected files.

2.5 Validation Approach

All submission uploaded through the LH Portal are validated against the published HRRF JSON Schemas. Validations are performed after the submission ZIP package has been uploaded and submitted to the LH Portal.

The validation process is designed to ensure both technical validity and business completeness of the submission.

The initial stage verifies that each JSON file complies with the technical requirements defined in the relevant JSON Schema. Any issues identified during this stage result in a validation failure, preventing further processing of the submission until the errors have been resolved.

Once the submission successfully passes the structural validation stage, the system proceeds to evaluate the conditional business rules defined within the JSON Schema. This stage ensures that all required information has been reported, not only mandatory fields but also when the relevant business conditions are satisfied.

Following completion of both validation stages, the submission will either have a SUCCESS or FAILED status. If validation errors are identified, the submission will be rejected, and the details of the failed validations will be returned to the user. The reported issue/s should be corrected and the submission resubmitted.

By validating all submission against the published JSON Schemas, the HRRF platform ensures that the submitted data is both technically valid and compliant with the applicable reporting requirements.

2.6 Related Documentation

This handbook should be read in conjunction with the supporting HRRF documentation available for the relevant return. This includes the following licence-specific documentation: JSON Modules Schemas, Converter Tool, Data Dictionary and Sample Submission; and generic documentation: JSON Schema Handbook for Technical Users and JSON Schema Handbook for Non-Technical Users.

Together, these artefacts provide the reporting requirements, submission templates, technical specifications, and practical examples required to successfully prepare and submit HRRF returns.

3 Submission Process

The HRRF supports submission of regulatory returns through the LH Portal using JSON-based submissions. Depending on the reporting approach, Licence Holders may either complete an Excel template and convert it into JSON using the Excel-to-JSON Converter Tool or directly create the JSON files through their own internal systems.

Regardless of the submission path selected, all submissions are ultimately submitted through the LH Portal in JSON format and validated against the applicable HRRF JSON Schemas. The validation process ensures that submitted data complies with both the technical requirements of the schema and the underlying business rules and dependencies associated with the return.

This section explains the end-to-end submission lifecycle, including downloading and completing the Excel templates, converting workbook data into JSON files, uploading submission through LH Portal and resolving validation errors that may arise during submission process.

3.1 Accessing LH Portal

The LH Portal can be accessed through a web browser using the following link: <https://lhportal.mfsa.mt/>. Upon accessing the portal, users will be required to authenticate using their assigned LH Portal credentials.

Access to the LH Portal is restricted to authorised individuals who have been granted access rights by the MFSa.

The sharing of user credentials is prohibited. Each authorised person should access the LH Portal using their own assigned credentials.

3.2 Using the Excel-to-JSON Converter Tool

The Excel-to-JSON Converter Tool is the primary interface used by users to prepare HRRF submissions through the LH Portal. The tool supports both the retrieval of Excel templates and the generation of submission-ready JSON files.

As described in Section 2.3, the HRRF framework supports two submission approaches. When a user chooses to follow path A (Section 2.3.1), whereby JSON files are not prepared directly through internal systems, the Excel-to-JSON Converter Tool must be used to obtain the Excel template applicable to the relevant licence, reporting period and submission version.

The Excel-to-JSON Converter Tool acts as a bridge between Excel-based reporting and JSON-based submission, allowing users to continue working in a familiar spreadsheet environment while producing machine-readable submissions that comply with the published HRRF JSON Schemas.

Users who choose to directly generate JSON files directly through their own internal systems, do not need to use the Excel-to-JSON Converter Tool. In such cases, users

may proceed directly to Section 3.3 which describes the process of uploading the submission package through the LH Portal. The Excel-to-JSON Converter Tool is only required when following the Excel-based submission path and generating JSON files from a completed Excel template.

When the Excel-to-JSON Converter Tool is used, the final submission format remains JSON files. The generated JSON files represent the official submission and are the files that must be included within the submission ZIP package and uploaded through the LH Portal as described in Section 3.3.3

3.2.1 Downloading Excel Template

Through the Excel to JSON Converter Tool available from the left-hand navigation menu, users are required to provide the information necessary to identify the appropriate return, reporting period, and submission version before downloading the relevant Excel template or performing the conversion process.

The following information is required to identify the appropriate return, reporting period, and submission version. Users should complete the fields as described below to ensure that the correct Excel template is made available for download and that subsequent conversion activities are performed against the appropriate reporting requirements.

For fields where only a single option is available, the value will be automatically pre-populated by the system. Where multiple options are available, users must select the appropriate value from the corresponding list.

Table 3.1. Excel to Json Converter Tool Input Fields.

Field	Description
Authorised Person	Identifies the licenced entity for which the return is being prepared and submitted.
Project	The HRRF return code for which the submission relates to.
Licence	The specific MFSA licence for which the return is being prepared.
Reporting Frequency	Specifies how often the return is required to be submitted.
Reporting Date From	The start date of the reporting period covered by the return.
Reporting Date To	The end date of the reporting period covered by the return.

Figure 3.1. Fields required to generate Excel Template

Project selection

Authorised Person

Project

Fill in the fields to obtain the relevant Excel template for the selected and inserted values.

Licence(s)

Reporting Frequency

Reporting Date From

Reporting Date To

Download Template for Taxonomy

Download Data Dictionary for Taxonomy

The Download Template for Taxonomy icon will become available once all required fields have been completed. When the icon is displayed, users may select it to download the Excel template applicable to the selected return, reporting period, and submission version. The downloaded template can then be used to compile the return prior to conversion and submission.

The figure above also includes the Download Data Dictionary for Taxonomy icon. The purpose of this functionality and the Data Dictionary will be explained in greater detail in Section 5.1 of this handbook.

3.2.2 Compile Excel Template

Once the Excel Template has been downloaded, the next step is to complete the workbook by populating the relevant reporting fields within the module worksheets. Each module worksheet contains the datapoints applicable to the selected return and reporting period. Users are responsible for completing the relevant datapoints in accordance with the reporting requirements, guidance, validations, and dependency rules contained within the workbook.

The Excel template includes several features designed to assist users throughout the completion process, including guidance sheets, validation indicators, dependency highlighting, and navigation functionality.

Detailed guidance on the structure of the Excel template, the purpose of each worksheet, and instructions on how to compile the workbook can be found in the Converter Tool Handbook available within the Rulebooks & Guidance Documents section of the Home Grown Returns page of the relevant MFSA sector page.

Once all relevant information has been entered and any identified validation issues have been addressed, then the completed workbook can be converted into JSON format using the Excel-to-JSON Converter Tool.

3.2.3 Convert Completed Excel to JSON

Once the Excel Template has been completed and any identified validation issues have been addressed, users should return to the Excel to JSON Converter Tool within the LH Portal once again.

Users are required to select the relevant Authorised Person and Project. Based on the selected project, all applicable modules will be automatically selected by the system. When required, users may modify the selection and choose to convert only specific modules.

After completing the required fields, users should select the completed Excel workbook using the file upload option as shown below. Once the file has been uploaded, selecting the Convert Uploaded Excel button will initiate the Excel-to-JSON conversion process.

Figure 3.2. List of modules for conversion before file upload.

Upload a correctly filled in excel template, to convert it into a zipped json files to be used for the submission.
Please note this does not validate the input values and does not count as a submission.
Please upload the zipped json file, through the file upload page, to validate the data and to fulfill your submission.

Module(s)

- ✓ Anti-Money Laundering
- ✓ Data Protection
- ✓ General
- ✓ Governance
- ✓ Insurance

File: No file chosen

Figure 3.3. Convert Uploaded Excel button available for Excel to JSON conversion.

Upload a correctly filled in excel template, to convert it into a zipped json files to be used for the submission.
Please note this does not validate the input values and does not count as a submission.
Please upload the zipped json file, through the file upload page, to validate the data and to fulfill your submission.

Module(s)

- ✓ Anti-Money Laundering
- ✓ Data Protection
- ✓ General
- ✓ Governance
- ✓ Insurance

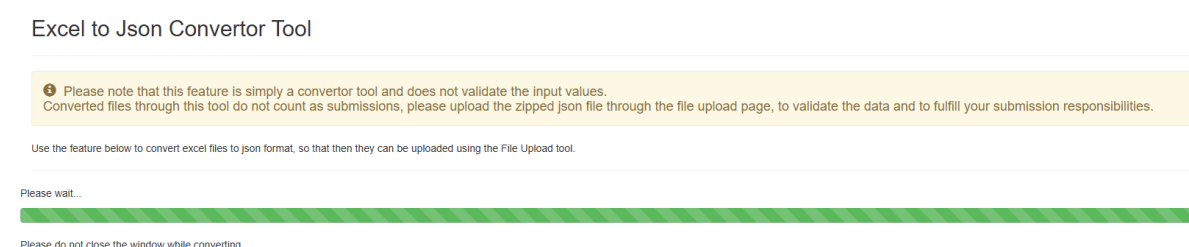
File: 

The Convert Uploaded Excel button will only become available once a valid Excel workbook has been selected and successfully uploaded. This prevents the conversion process from being initiated without an input file.

In the example above, all modules associated with the selected Project have been automatically selected and will therefore be included in the conversion process. If only specific modules are required, users may adjust the module selection accordingly. Only the selected modules will be converted and included in the generated JSON output.

During the conversion process, the system will extract the information contained within the workbook and generate the corresponding module-specific JSON files. Upon successful completion, the generated JSON files will be made available for download and can subsequently be included within the submission package for upload through the LH Portal.

Figure 3.4. Excel to JSON conversion progress.



3.3 File Upload

At this point, the JSON files required for submission have been generated. These files may either have been produced through the Excel-to-JSON Converter Tool or generated directly through an internal system. Regardless of how these files have been created, the submission process requires all files to be packaged into a single ZIP file prior to upload through the LH Portal.

The JSON files represent the regulatory return itself and form the core component of the submission package. In addition, certain returns may require the submission of supporting documentation. Where applicable, these supporting documents should be included within the same ZIP package as the JSON files.

Before uploading the submission, users should ensure that:

- All required modules have been included.
- Any mandatory supporting documentation have been attached.
- File naming conventions have been adhered to.
- The ZIP package contains all files required for the submission.

3.3.1 Adding Additional Documentation

The supporting documentation required for submission may vary depending on the licence and reporting return. Users should refer to the relevant return guidance and

reporting requirements to determine which supporting documentation must be included and the naming convention that should be applied to each document.

Any supporting documentation required as part of the return must be included within the same ZIP package as the JSON module files. The final submission package should therefore contain all required JSON files together with any supplementary documents specified by the relevant reporting requirements before being uploaded through the LH Portal.

3.3.1.1 Adding Supporting Documentation to a Package Generated by the Excel-to-JSON Convertor

If the Excel-to-JSON tool has been used, the downloaded file will already be provided as a ZIP package containing the generated JSON module files. To include any additional documentation, follow the steps below:

1. Extract the downloaded ZIP package using a file extension tool such as WinRAR, 7-ZIP or Windows File Explorer. This will create a new folder containing the JSON module files generated by the converter.
2. Copy any required supporting documents into this folder.
3. Select all contents of the folder and create a new ZIP package using the same extraction tool or the built-in compression functionality. Only the contents of the folder must be included in the ZIP package and not the actual folder.

This newly created ZIP package is the file that should be uploaded through the LH Portal for validation and submission. Ensure that both the JSON module files and all required supporting documentation are included within the new ZIP package.

3.3.2 File Naming Conventions

Before uploading a submission through the LH Portal, users must ensure that both the ZIP file and all files contained within it comply with the prescribed naming conventions.

The submission package must be compressed into a single ZIP file using the format: **LHCode_HRRF.zip**. The LHCode represents the Licence Holder code assigned by the MFSA and HRRF is a fixed code identifying that the submission is an HRRF return.

Each module JSON file contained within the ZIP package must follow the naming convention: **LHCode_HRRF_Module.json**. The LHCode and HRRF elements follow the same conventions described for the ZIP file format. Module element should be replaced with the name of the reporting module represented by the JSON file.

When supplementary documentation is required as part of the submission, each supporting file must follow the following format: **LHCode_HRRF_OTH-DocumentIdentifier.ext**. The LHCode and HRRF elements follow the same conventions described for the ZIP file format. The OTH indicates that the file is supporting documentation rather than a JSON module file. DocumentIdentifier should correspond to the naming convention specified by the relevant supervisory function. Extension

should correspond to one of the accepted file formats, for example, .doc, .docx, pdf, etc.

3.3.3 Upload File to LH Portal

Access the File Uploads page within the LH Portal either by selecting the File Uploads button from the portal landing page or by navigating to File Uploads using the left-hand navigation menu.

The values captured on this page define the context of the return being prepared and submitted. They are used by the system to identify the appropriate reporting requirements, determine the applicable submission version, and ensure that the correct JSON schemas are applied throughout the reporting process.

Accurately completing these fields is essential as they determine the reporting artefacts made available by the system and ensure that the submission is validated against the correct regulatory requirements.

Table 3.2. File Uploads Input Fields.

Field	Description
Authorised Person	Identifies the licenced entity for which the return is being prepared and submitted.
Project	The HRRF return code for which the submission relates.
Licence	The specific MFSA licence for which the return is being prepared.
Currency	The reporting currency in which the return is being reported in.
Currency Conversion Rate from Euro	Should the reporting currency not be equal to EURO, then one must provide the conversion rate from such currency to EURO.
Reporting Frequency	Specifies how often the return is required to be submitted.
Reporting Date From	The start date of the reporting period covered by the return.
Reporting Date To	The end date of the reporting period covered by the return.

If the Excel-to-JSON Converter Tool was used to generate the JSON files, then the values entered on this page should match the values previously entered within the Converter Tool. Ensuring consistency between the Converter Tool selections and the submission details helps confirm that the JSON files are being submitted against the correct return and its relevant reporting requirements. Any discrepancies may result in validation failures or the submission being associated with an incorrect reporting obligation.

Figure 3.5. Preparation for File Upload within LH Portal.

File Uploads

Use the feature below to upload files to the MFSA server. It is important that all file names are in the appropriate convention.

Authorised Person:

Project:

Licence(s)

Currency

EURO

Reporting Frequency

Reporting Date From

Reporting Date To

File:

Choose File

No file chosen

Upload File(s)

Guidelines on File Naming Convention

Zip file name format for HRRF Projects

Zip File Format: LHCode_HRRF.zip
Example: 410_HRRF.zip

Zip Entries Format

Json files: LHCode_HRRF_Module.json
Example: 410_HRRF_General.json

Other Documents: LHCode_HRRF_OTH-Name of Document (Any of the accepted extensions below)
Example: 410_HRRF_OTH-documentName.pdf
Accepted extensions: doc, docx, rtf, docm, xls, xlsx, xlsm, ppt, pptx, potx, pdf, txt, html, csv, xml, bmp, jpg, mp4, png, vmm, jpeg, pbix

Available Modules:

• Anti-Money Laundering

• Conduct

• General

• Governance

• Operations

• Prudential

Download a sample json template for the entered details of the file upload:

Download the data dictionary for the entered details of the file upload:

Download the Json Schemas for the entered details of the file upload:

Please note that you are only allowed to upload 1 ZIPPED file at a time, not exceeding 30MB.

Once all required fields have been completed, users may proceed with selecting and uploading the final ZIP submission package. The ZIP file should contain all required JSON module files together with any supporting documentation applicable to the return. After selecting the ZIP file, users should initiate the upload process by selecting the Upload File(s) button.

The Upload File(s) button initiates the validation and submission process for the selected return. Once the submission package has been uploaded, it is placed within a processing queue, as illustrated below.

Figure 3.6. File Uploads processing page.

File Uploads

Use the feature below to upload files to the MFSA server. It is important that all file names are in the appropriate convention.

Please wait...

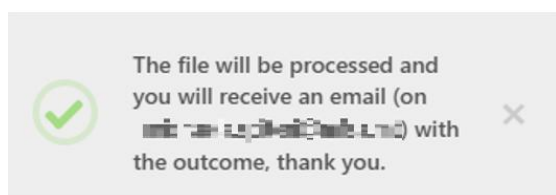
Validating ...

Please do not close the window while uploading

During this stage, the submission undergoes the validation checks and is processed accordingly. Upon successful receipt of the submission package, an acknowledgement message is displayed confirming that the file has been submitted for processing. The acknowledgement message also informs users that an email notification will be sent once processing has been completed.

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Figure 3.7. Notification message displayed.



3.3.4 Pre-Upload Validation Errors

Before the submission package can be uploaded, users are required to complete several mandatory fields listed in Table 3.1. The system performs validation checks on these fields to ensure that the submission can be associated with the correct reporting requirements, reporting period, and licence.

If one or more mandatory fields have not been completed correctly, the upload process will be blocked, and users will be required to resolve the issue before proceeding.

The table below described the most common validation messages that may be encountered at this stage.

Table 3.3. Explanation of errors at pre-upload stage.

Error	Message	Action Required
Licence Not Selected	The Selected Licence field is required	Select the licence from the list provided and reupload.
Conversion Rate Not Provided	Currency Conversion Rate is required since the Currency selected is not Euro.	Provide the currency conversion rate and reupload.
Reporting Date Is Incorrect	Please enter a valid date (ISO).	Update the date value in the format dd/mm/yyyy and reupload.
Inconsistent Reporting Dates	Reporting Date To is not greater than Reporting Date From.	Update either Reporting Date From or Reporting Date To (or both) such that Reporting Date From is before Reporting Date To and reupload.
Incorrect Selection	The entered details do not correspond to a valid submission version	Verify that the selected Licence, Reporting Frequency, Reporting Date From, and Reporting Date To values are correct and correspond to a valid reporting period. If the values are correct and the issue persists, contact MFSA for assistance before resubmitting the return.

Incorrect File Type	Only zip file allowed.	Choose a different file with a zip extension for upload and reupload.
---------------------	------------------------	---

3.3.5 Submission Processing Errors

Once all required fields have been completed and the Upload File(s) button shown in Figure 3.5 has been selected, the system begins processing the uploaded submission package. At this stage, the submission is placed into the processing queue, and additional checks are performed before the validation outcome is produced.

The following errors may be returned after the submission package has been successfully uploaded but before the validation process has been completed.

Table 3.4. Submission processing errors.

Error	Message	Action Required
File Exceeds File Limit	File size exceeds the 50MB limit.	Reduce the file size to less than 30MB and submit again.
File Already in Queue	File [file_name] is already in queue/process, please wait.	Wait for the current submission to complete processing and for the submission outcome email to be received.

4 Submission Outcome

Once a submission package has been uploaded through the LH Portal and the validation process has been completed, the system will determine the final submission outcome.

The outcome indicates whether the submitted ZIP package, including all JSON files and any supporting documentation, has successfully satisfied the validation requirements by the JSON Schemas and the naming convention described earlier in Section 3.3.2.

Following processing, users will receive an email notification communicating the outcome of the submission. This notification will confirm whether the submission was accepted by the system or whether one or more validation errors were identified.

The sections below explain how to interpret each outcome and the actions that should be taken where validation errors are identified.

4.1 Successful Submission

A successful submission indicates that the uploaded submission package has passed all validation checks performed by the HRRF platform and has been accepted for processing.

To achieve a successful submission, the following conditions must be satisfied:

- The submission ZIP file complies with the prescribed naming convention.
- The Licence Holder code contained within the file names is valid.
- All JSON files follow the required naming convention.
- The module names specified within the JSON files name correspond to valid modules for the selected return.
- Any supporting documentation follows the required naming convention.
- All uploaded files use an accepted file extension.
- The JSON files' structure and format are valid.
- The JSON files satisfy all validation rules defined within the HRRF JSON Schemas.
- All mandatory datapoints have been provided.
- All conditional reporting requirements and dependency rules have been satisfied.
- No schema validation errors have been identified.

A successful submission is confirmed through a series of email notifications. Upon submission, an email is sent to the user confirming that the ZIP package has been successfully uploaded to the LH Portal and that no validation errors were identified during the submission process.

File Queueing: Files upload result

File Queueing: Files upload result

Uploaded successfully

Following successful validation and processing, a second email is issued confirming that a return has been submitted for the relevant licence holder. This notification is distributed to users associated with the project team and to any individuals whose email address has been registered as a contact for the licence holder.

Notification

New Files Uploaded

2017 HRRF

4.2 Failed Submission

Errors may arise during different stages of the validation process. The first stage focuses on the submission package itself, verifying that all files comply with the required submission and packaging requirements. Once these checks have been successfully completed, the second stage validates the contents of the JSON files against the applicable JSON Schemas to ensure compliance with relevant reporting requirements and business rules.

4.2.1 File Submission Errors

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Before any JSON Schema validation is performed, the system verifies that the uploaded ZIP package complies with the required submission standards. If a file submission error is identified, the submission will fail before the JSON files are evaluated against the applicable JSON Schemas. Users will receive an email notification describing the issue identified.

The purpose of these checks is to ensure that the submission package can be correctly processed and associated with the relevant licence, reporting frequency and period before schema validation is performed.

Figure 4.3. Failed upload email notification.

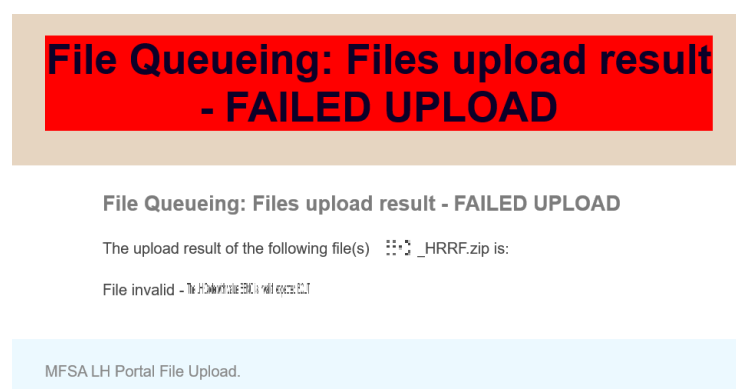


Table 4.1. File submission errors.

Error	Message	Action Required
Invalid File Name	File invalid - The file name parts are different from the expected validation, please refer to the guidelines on the upload page.	Rename the file with the prescribed naming conventions and submit again.
Invalid LH Code	File invalid - The LH Code with value [imputed LH code] is invalid, expected [LH Code].	Rename the file with the prescribed naming convention and submit again.
Invalid File Format	File invalid - The file within the ZIP is invalid, expected only .JSON, .DOC, .DOCX, .RTF, .DOCM, .XLS, .XLSX, .XLSB, .XLSM, .PPT, .PPTX, .PPSX, .POTX, .PDF, .TXT, .HTML, .CSV, .XML, .BMP, .JPG, .MP4, .PNG, .VMW, .JPEG as an extension.	Save the incorrect file type into an acceptable format and submit again.
Invalid Module	File invalid – The Module with value [imputed module] is invalid.	Rename the file with a valid module name and submit again.
Invalid Field Selection	File invalid - Taxonomy version could not be	Verify that the selected Licence, Reporting

	obtained for Licence, Reporting Frequency, Reporting Date From and Reporting Date To combination.	Frequency, Reporting Date From, and Reporting Date To values are correct and correspond to a valid reporting period. If the values are correct and the issue persists, contact MFSA for assistance before resubmitting the return.
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4.2.2 JSON Submission Errors

JSON submission errors are validation issues identified during the second stage of the HRRF validation process. These errors occur after the submission package has successfully passed the initial file-level validation checks and the system proceeds with evaluating the contents of the JSON files against the applicable JSON Schemas.

At this stage, the validation process focuses on the data contained within the submitted JSON files. The system assesses whether the submission compiles with the reporting requirements, validation rules, and dependency conditions defined within the JSON Schemas.

If one or more JSON submission errors are identified, the submission will be rejected, and the user will receive an outcome email indicating that validation has failed. In addition, a detailed validation error file will be attached to the notification email, providing information about the specific validation failures identified during processing.

JSON schema validation is performed in two sequential phases. Rather than evaluating every validation rule simultaneously, the HRRF platform follows a structured approach that first confirms the technical validity of the submission before assessing the underlying business rules and dependencies.

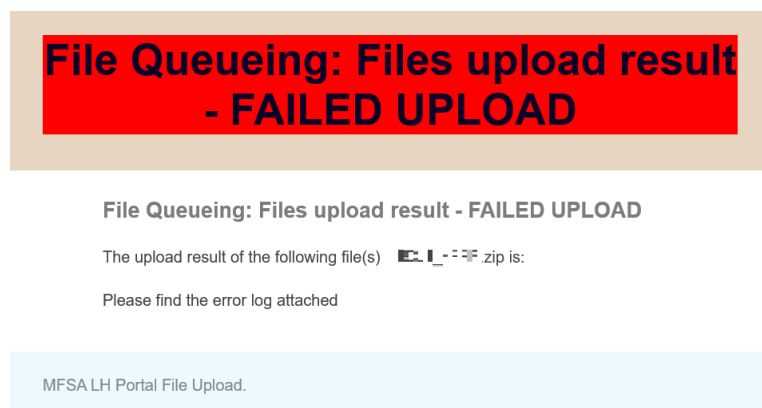
When a submission enters the JSON validation stage, the system initially focuses on the technical integrity of the submitted data. During the first step, each JSON file is reviewed to ensure that it complies with the requirements defined within the applicable JSON Schema. The system verifies that the correct data types have been provided, that values conform to the expected formats and enumerations, that mandatory schema properties are present, and that the overall JSON structure is valid. The objective of this stage is to confirm that the submission is technically compliant before any business logic is evaluated.

If technical validation issues are identified, the validation process stops and the errors are returned to the user. In such cases, dependency-related validations are not yet assessed because the system must first be able to reliably interpret the submitted data before evaluating any conditional reporting requirements. User should therefore correct the reported data-level issues and resubmit the return.

Once a submission successfully passes all technical validation checks, the system proceeds to the second stage of validation. At this point, the submitted data is evaluated against the dependency and conditional reporting rules defined within the JSON Schema. The system assesses whether conditionally required fields have been reported where necessary, whether dependency relationships between datapoints have been satisfied, and whether all applicable business rules have been respected. This stage confirms that the submission is not only technically valid but also complete from a reporting perspective.

As a result of the staged approach, users may receive additional validation errors after correcting previously reported issues. This behaviour is to be expected. Dependency-related validation errors are only assessed and reported once the submission has successfully satisfied all technical validation requirements. The process therefore ensures that users address fundamental data quality issues before reviewing higher-level business rule and dependency validations, resulting in clearer and more manageable error reporting.

Figure 4.4. Failed upload email notification with error log message.



The table below outlines the error messages that may be included in the ErrorLogs.txt file generated during the validation process. For each error message, a description of the issue is provided together with the action required to rectify the error and successfully resubmit the return.

Table 4.2. Validation error messages.

Error	Message	Action Required
Missing modules	Not all required json files were submitted for the (re)submission.	Add all required module JSON files to the ZIP folder and resubmit.
Missing schema	Failed to obtain the Schema for the uploaded File [file_name].	Verify that the selected Licence, Reporting Frequency, Reporting Date From, and Reporting Date To values are correct and correspond to a valid reporting period. If the values are correct and the issue persists,

		contact MFSA for assistance before resubmitting the return.
Invalid validation	Failed to validate Json.	Verify that the selected Licence, Reporting Frequency, Reporting Date From, and Reporting Date To values are correct and correspond to a valid reporting period. If the values are correct and the issue persists, contact MFSA for assistance before resubmitting the return.
Invalid validation	Failed to validate combined Json.	Verify that the selected Licence, Reporting Frequency, Reporting Date From, and Reporting Date To values are correct and correspond to a valid reporting period. If the values are correct and the issue persists, contact MFSA for assistance before resubmitting the return.
Unable to parse file	Could not parse file ([file_name]) within the zip file for the submission.	Review incorrect JSON syntax and resubmit. If the issue persists, contact MFSA for assistance before resubmitting the return.
Unable to validate file	Could not validate file ([file_name]) within the zip file for the submission.	Review JSON syntax for any errors and resubmit. If the issue persists, contact MFSA for assistance before resubmitting the return.
Additional datapoints added	The file contains unexpected Root Id '[root_id]'. Please remove this Root Id and resubmit. Root Id '[root_id]'.	Remove the datapoint key and value and resubmit.
Missing required datapoints	Mandatory field '[root_id]' has not been populated. Please refer to the guidance sheet, populate the field, and resubmit. Root Id '[root_id]'.	Provide a value to the mandatory datapoint and resubmit.
Missing conditionally required datapoint	'[root_id]' is required. Please refer to guidance sheet for further explanation. Root Id '[root_id]'.	Provide a valid value to the conditionally required datapoint and resubmit.
Value provided for conditionally not required datapoint	'[root_id]' is not required. Please refer to guidance sheet for	Remove the value and resubmit.

	further explanation. Root Id '[root_id]'.	
Non-unique array items	A duplicate value was input. Please remove any duplicate values and resubmit. ([root_id])	Provide unique values and resubmit.
Multiple values provided	Root Id '[root_id]' contains multiple values. Only one values should be populated. Please refer to the guidance sheet, update the value and resubmit. Root Id '[root_id]'.	Remove the additional value(s) and resubmit.
Number of values provided is below the minimum amount permitted	The value(s) entered in Root Id '[root_id]' does not meet the required minimum number of '[minimum_value]' values. Please populate at least [minimum_value] values and resubmit.	Add the necessary missing value(s) and resubmit.
Number of values provided exceeds the maximum amount permitted	The values(s) entered in Root ID [root_id] exceeds the required maximum number of values. Please populate at most [maximum_value] values and resubmit.	Remove the additional value(s) and resubmit.
Expected value of type string	The value entered in Root ID [root_id] is invalid. This field accepts text values only. Please refer to the guidance sheet, update the value and resubmit. Root Id '[root_id]'.	Update the value to a valid string format "" and resubmit.
Expected value of type number	The value entered in Root ID [root_id] is invalid. This field accepts numeric values only. Please refer to the guidance sheet, update the value and resubmit.	Update the value to a valid number value and resubmit.

Expected value of type integer	The value entered in Root Id '[root_id]' is invalid. This field accepts whole numbers only. Please refer to the guidance sheet, update the value and resubmit. Root Id '[root_id]'.	Update the value to a valid integer value and resubmit.
Expected value of type array	The value entered in Root ID [root_id] is not in the correct array format. Kindly contact us through the Contact Us page for further assistance. Root Id '[root_id]'.	Update the value to a valid array format [] and resubmit.
Expected value of type boolean	The value entered in Root Id '[root_id]' is invalid. This field accepts only true or false values. Please refer to the guidance sheet, update the value and resubmit. Root Id '[root_id]'.	Update the value to a valid boolean value "true" or "false" and resubmit.
Incorrect date format	The value '[value]' entered for Root Id '[root_id]' does not match the required date format. Please refer to guidance sheet, update, and resubmit. Root Id '[root_id]'.	Update the date value in the required format "YYYY-MM-DD" and resubmit.
Incorrect url format	The value '[value]' entered for Root Id '[root_id]' does not match the required url format. Please refer to guidance sheet, update, and resubmit. Root Id '[root_id]'.	Update the uri value in the required format https://www.domain.extension and resubmit.
Invalid email format	The value '[value]' entered for Root Id '[root_id]' does not match the required email format. Please refer to the guidance	Update the email value in the required format username@domain.extension and resubmit.

	sheet, update, and resubmit. Root Id '[root_id]'.	
Incorrect enum value	The value entered in Root ID [root_id] is invalid. The value must match one of the permitted values defined for this field. Please refer to the guidance sheet, update and resubmit. Root Id '[root_id]'.	Update the value to one of the available options and resubmit.
Constant value required	Value "[value]" does not match const. Root Id '[root_id]'.	Update the value to match constant value and resubmit.
Incorrect number of decimal places provided	The value entered in Root Id '[root_id]' contains more than [decimal_places] decimal places. Please refer to the guidance sheet, update the value and resubmit.	Update the value to not exceed the required number of decimal places and resubmit.
Regex value not matched	The value '[value]' entered for Root Id '[root_id]' is not in the expected format. Please refer to the guidance sheet, update the value and resubmit. Root Id '[root_id]'.	Update the value to match the defined pattern and resubmit.
Value is below the minimum value permitted	The value entered in Root Id '[root_id]' is less than the minimum value of '[minimum_value]'. Please refer to the guidance sheet, update the value and resubmit. Root Id '[root_id]'.	Update the value to be greater than or equal to the minimum value and resubmit.
Value is below or equal to the minimum value permitted	The value entered in Root Id '[root_id]' must be greater than the minimum value of '[minimum_value]'. Please refer to the guidance sheet, update	Update the value to be greater than the minimum value and resubmit.

	the value and resubmit. Root Id '[root_id]'.	
Value exceeds the maximum value permitted	The value entered in Root Id '[root_id]' exceeds the maximum value of '[maximum_value]'. Please refer to the guidance sheet, update the value and resubmit. Root Id '[root_id]'.	Update the value to be less than or equal to the maximum value and resubmit.
Value exceeds or is equal to the maximum value permitted	The value entered in Root Id '[root_id]' must be less than the maximum value of '[maximum_value]'. Please refer to the guidance sheet, update the value and resubmit. Root Id '[root_id]'.	Update the value to be less than the maximum value and resubmit.

4.3 Resubmissions

The LH Portal supports the resubmission of returns for a reporting period. Where permitted by the applicable reporting requirements, modules may be submitted across separate file uploads and do not necessarily need to be included in every resubmission.

When a module is resubmitted for the same licence holder, reporting return, and reference period, the previously submitted version of that module is automatically overwritten. As a result, only the most recently submitted version of each module is retained by the system.

Users should therefore ensure that any resubmitted module contains the complete and correct data intended to replace the existing submission. Where supporting documentation is required for a resubmitted module, the relevant documents should also be included within the ZIP package at the time of resubmission.

Modules that are not included in a resubmission remain unchanged and continue to be retained from the most recent successful submission, unless the reporting requirements specify otherwise.

5 Documentation and Supporting Resources

To support Licence Holders throughout the preparation and submission process, a range of documentation and related materials are made available directly through the LH Portal. These resources are intended to assist users in understanding the reporting requirements, preparing return data, and validating submissions prior to upload.

Documentation is made available at the point of use within the submission journey to ensure that users have access to the relevant resources regardless of the submission path selected. As a result, certain documentation may be accessible from more than one location within the LH Portal.

Collectively, these materials provide Licence Holders with the information required to understand, prepare, validate, and submit regulatory returns through the HRRF framework. By making documentation available directly within the LH Portal, users can access the resources relevant to their chosen submission method at the point they are preparing or submitting their return.

5.1 Data Dictionary

The data dictionary provides a comprehensive description of the reporting requirements applicable to a return, including datapoint definitions, reporting instructions, data types, formats, constraints, and dependency rules.

The data dictionary is available for download from both the Excel to Json Convertor Tool page and the File Uploads page. This duplication is intentional and ensures that users can access the reporting requirements whether they are preparing the return through the Excel-based submission path or generating JSON files directly through their own systems.

5.2 JSON Sample Files

Sample JSON files are available for download through the File Uploads page. These files provide examples of valid JSON submissions and illustrate how a completed return should be structured when represented in JSON format. The sample files comply with the published JSON schema and provide users with a reference implementation of a valid submission.

These JSON sample files should be used to understand the expected JSON structure, understand how module files are structured, support system integration and testing activities and validate internally generated JSON outputs against an expected format.

5.3 JSON Schemas

The applicable JSON Schemas are available for download through the File Upload page. JSON Schemas define the technical and business rules governing a submission and are the authoritative source used by the HRRF validation framework. The schemas specify

allowed datapoints, data types, mandatory fields, conditionally required fields, dependency rules and validation logic applied to the submission.

All JSON schemas uploaded through the LH Portal are validated against the corresponding JSON Schemas. Users generating JSON files directly should therefore ensure that their submission comply with the published schema requirements before upload.

5.4 Accessing Documentation and Supporting Resources

The following sections illustrate where documentation can be accessed within the LH Portal and the information that must be provided before the relevant download options become available.

5.4.1 Excel-to-JSON Convertor Tool Page

Documentation supporting the Excel-based submission process can be accessed through the Excel to JSON Convertor Tool page. To make the documentation and download options available, users must first complete the required reporting parameters described in Table 3.1.

Once the required information has been provided, the Download Data Dictionary for Taxonomy button is made available as shown below.

Figure 5.1. Documentation made available through the Excel to JSON Converter Tool page.

Project selection

Authorised Person

Project

Fill in the fields to obtain the relevant Excel template for the selected and inserted values.

Licence(s)

Reporting Frequency

Reporting Date From

Reporting Date To

Download Template for Taxonomy

Download Data Dictionary for Taxonomy

5.4.2 File Upload Page

Once the required information has been supplied, users will have access to the documentation and resources applicable to the selected return.

File Uploads

As listed in the right-hand panel, the JSON sample files, the Data Dictionary and the JSON Schemas are available for download directly from this page. These resources provide users with the reporting requirements, example submissions, and technical validation specifications applicable to the selected return, reporting period, and submission version.

6 Contact Us

Should you encounter any difficulties whilst preparing, converting, validating, or submitting an HRRF return, please contact MFSA on returnsupport@mfsa.mt.

To help facilitate a timely resolution, users are encouraged to include the relevant Authorised Person, Licence, Reporting Period, a detailed description of the issue encountered and any supporting screenshots or error messages when contacting support.

The MFSA will review the query and provide guidance or assistance.