



INVEST ON THE GO WITH ALL-IN-ONE

MEMBER GUIDE V 0.3

14th AUGUST 2024

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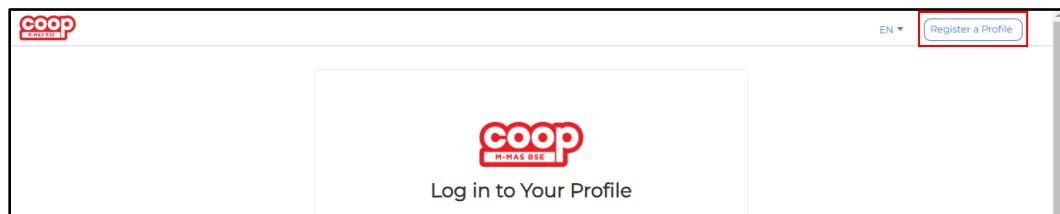
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1.0 Register Account BSE

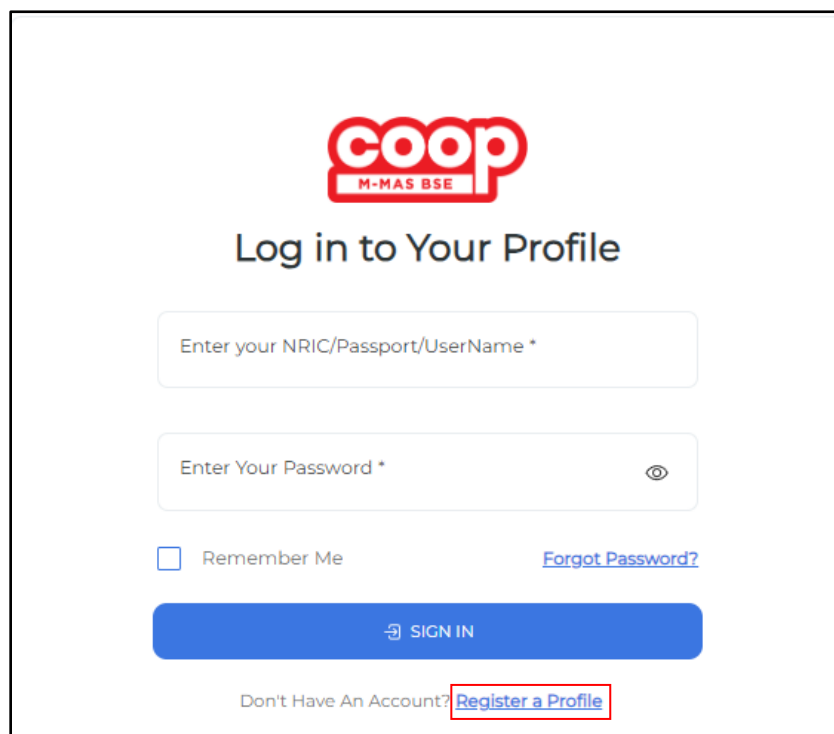
To start using the m-MAS BSE, you can register on the webpage or in the application.
Link for the webpage: app.m-mas.my/login

To register new account:

1. Click “**Register a Profile**”.




OR



2. Enter the requested information, ensuring you provide an active email.
Note: Enter NRIC number without dash.

REGISTER



Please enter your basic information

Enter your NRIC/Passport/UserName *


Enter your Email Address *

REGISTER

Already have an account? [Login](#)

3. Click “Register Account” button.

REGISTER



Please enter your basic information

Enter your NRIC/Passport/UserName *

Enter your Email Address *

REGISTER

Already have an account? [Login](#)

4. Set up your password.

1. Basic Information ✓

2. Account Password ✕

3. Personal Details ✕

REGISTER

coop
M-MAS BSE

Please enter your password

Enter Your Password *

Confirm Your Password *

CONFIRM PASSWORD

5. Click “**Confirm Password**” button.

1. Basic Information ✓

2. Account Password ✕

3. Personal Details ✕

REGISTER

coop
M-MAS BSE

Please enter your password

Enter Your Password *

Confirm Your Password *

CONFIRM PASSWORD

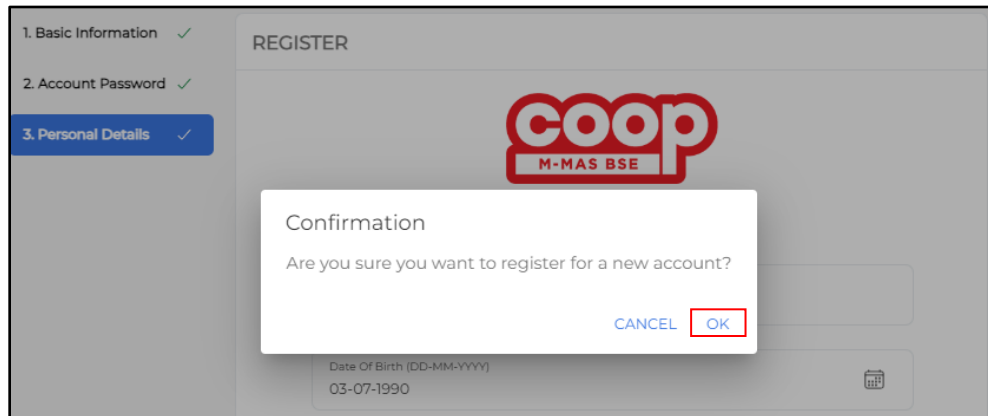
6. Enter the requested information.

The screenshot shows the 'REGISTER' page for COOP M-MAS BSE. On the left, a sidebar indicates the progress: '1. Basic Information' (checked), '2. Account Password' (checked), and '3. Personal Details' (active, highlighted in blue with a red 'X' icon). The main content area features the COOP M-MAS BSE logo at the top. Below the logo, a red rectangular box highlights the input fields for 'First Name *', 'Last Name *', 'Date Of Birth (DD-MM-YYYY)' (with a calendar icon), and 'Phone Number *' (with a dropdown for '+60'). Below these fields is a blue 'CONFIRM' button. At the bottom, there is a link: 'Already have an account? [Login](#)'.

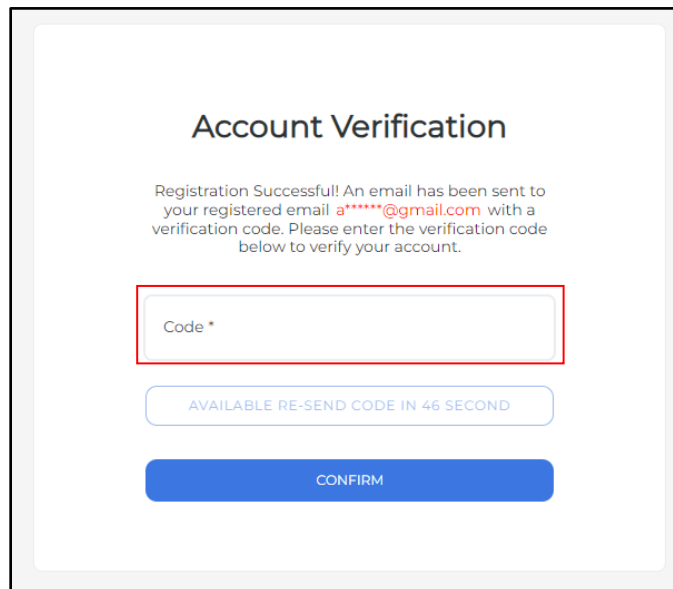
7. Click “Confirm” button.

This screenshot is identical to the previous one, showing the 'REGISTER' page for COOP M-MAS BSE. The sidebar and progress indicators are the same. However, in this step, the red rectangular box highlights the blue 'CONFIRM' button, indicating the next action to be taken. The input fields for personal details remain visible but are not highlighted.

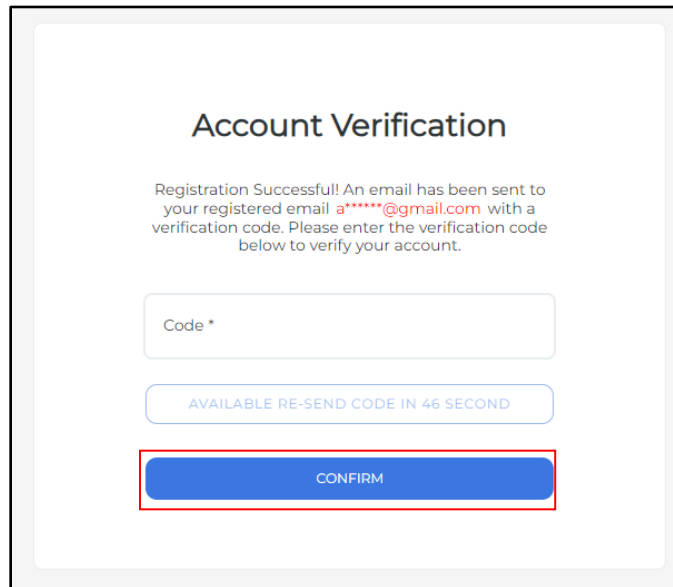
8. Click “OK” button in pop up message.



9. Enter the **verification code**.



10. Click “**Confirm**” button.

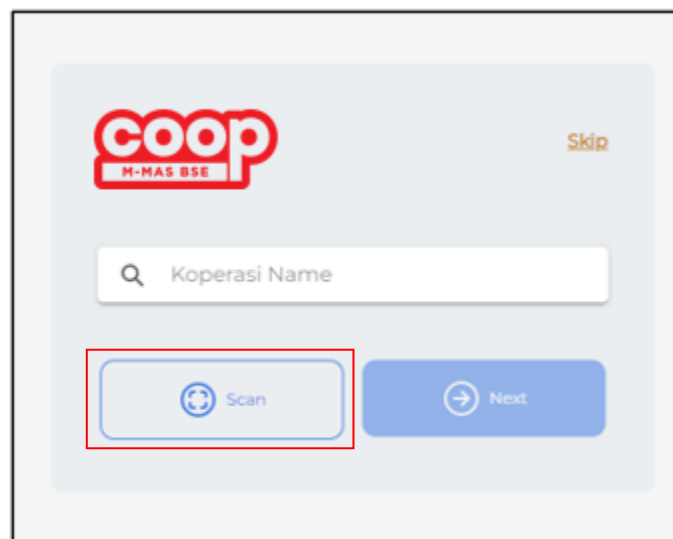


The screenshot shows an 'Account Verification' screen. At the top, it says 'Registration Successful! An email has been sent to your registered email a*****@gmail.com with a verification code. Please enter the verification code below to verify your account.' Below this is a text input field labeled 'Code *'. Underneath the input field is a blue button that says 'AVAILABLE RE-SEND CODE IN 46 SECOND'. At the bottom, there is a prominent blue button labeled 'CONFIRM', which is highlighted with a red rectangular border.

2.0 Register to Become Coop Member

To choose your cooperative:

1. **Log in** to your account.
2. Click “**Scan**” button.



The screenshot shows a registration screen for 'coop M-MAS BSE'. At the top left is the 'coop M-MAS BSE' logo, and at the top right is a 'Skip' link. Below the logo is a search bar with a magnifying glass icon and the placeholder text 'Koperasi Name'. At the bottom, there are two buttons: a light blue button with a circular icon containing a plus sign and the word 'Scan', and a solid blue button with a right-pointing arrow icon and the word 'Next'. The 'Scan' button is highlighted with a red rectangular border.

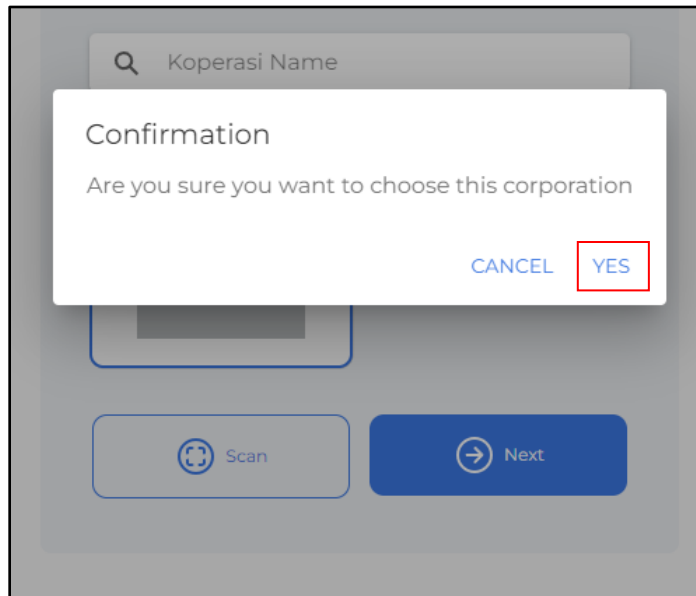
3. Scan or enter Koperasi ID in to the text box.
4. Click your koperasi that you want to enter.



5. Click “**Next**” button.



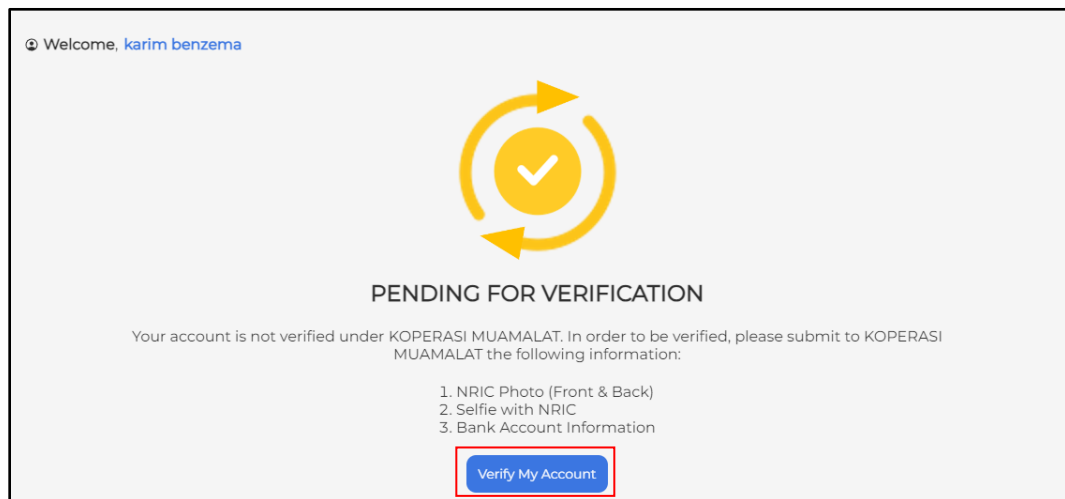
6. Click **“YES”** button in confirmation pop up message.



2.1 Verify Account

To become coop member account:

1. Click **“Verify My Account”** button.



2. Enter the **requested information**.

The screenshot shows a mobile app interface titled "Verify My Account". Under the "KYC information" section, there is a prompt to "Upload NRIC Image (Front) *". Below this, two small red asterisks provide instructions: "* Only accept JPEG & PNG format" and "* Only accept file less than 10MB". To the left is a sample NRIC card from Malaysia, and to the right is a large dashed box with a plus sign and the text "Click to upload images".

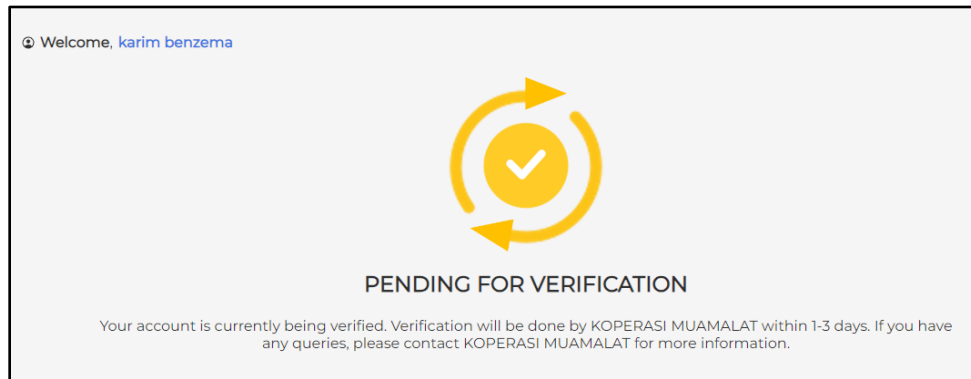
3. Tick checkbox button and then click **“Submit”** button.

The screenshot shows the "Bank Information" section. It contains three input fields: "Bank Name *", "Account Number *", and "Full name in your Bank Account *". Below these fields is a checkbox with the text "I agree to submit these details and documents to KOPERASI MUAMALAT for the verification process". At the bottom, a blue "SUBMIT" button is highlighted with a red rectangular box.

4. Click **“YES”** button in pop up message.

The screenshot shows a "Confirmation" pop-up dialog box. The text inside reads "Confirmation" followed by "Are you sure you want to save this record ?". At the bottom right of the dialog are two buttons: "NO" and "YES". The "YES" button is highlighted with a red rectangular box. In the background, the "Bank Information" form is visible, with the "Name *" field showing "ED OVERSEAS BANK M BHD" and the "Account Number *" field showing "56789".

5. Wait for the cooperative to verify.



3.0 Home Page

Information that has been displayed on the homepage for member:

Name	Description
m-MAS BSE 999.9	Display your amount of m-MAS BSE
m-MAS BSE 999.9 Buy and Sell Button	To do transaction for m-MAS BSE
Quick Actions	A shortcut button.
Recent m-MAS Transactions	Display m-MAS Transactions

Menu navigation:

Name	Description
Home	Overview m-MAS BSE inventory.
Gold Dashboard	To view graph and gold price list.
m-MAS BSE	Transaction for m-MAS BSE only
Physical Gold	Transaction for physical gold only
Others	To view transaction history and to change the corporation,
Select Language	To change language
Logout	To log out from the platform.

4.0 Gold Dashboard

Information that has been displayed on the gold dashboard for member:

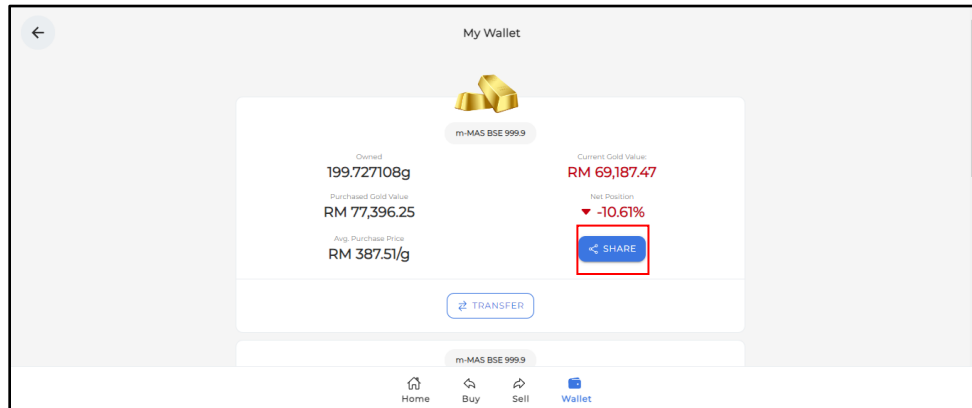
Name	Description
Gold Chart	Display a graph of m-MAS BSE 999.9
Buy and Sell Price List	Display current gold price.

5.0 m-MAS BSE

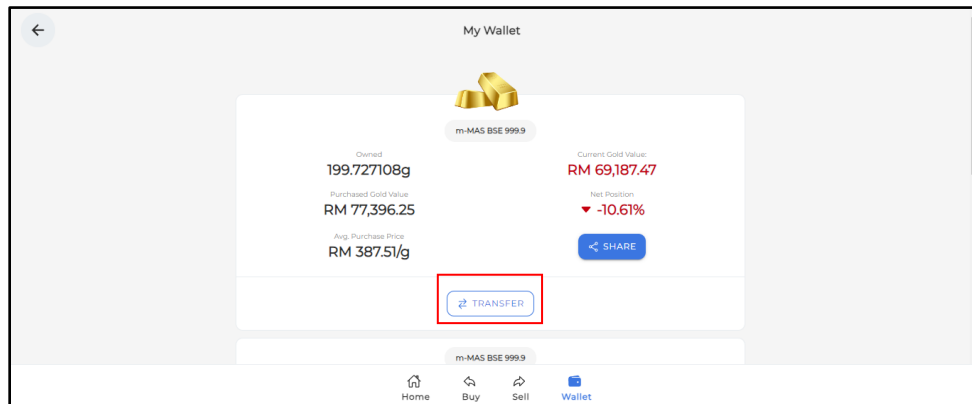
5.1 My Wallet

In this page there are several functions and buttons.

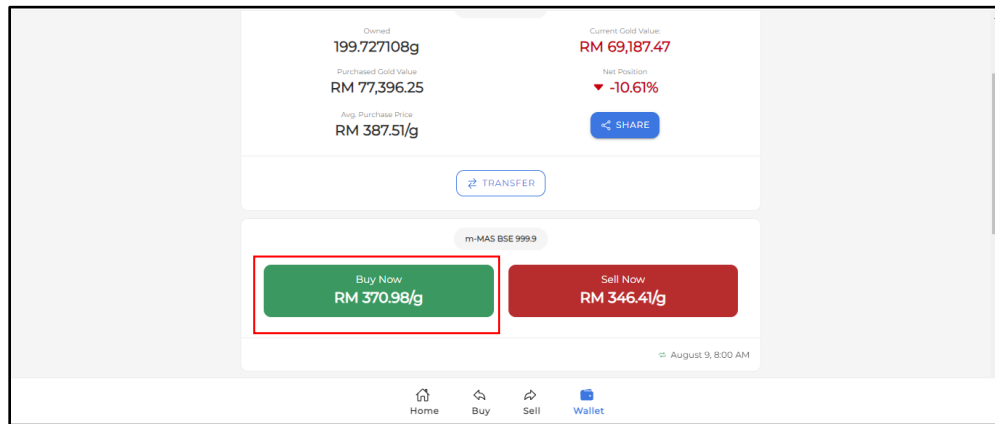
1. Click “**SHARE**” button if you want to share your account to other users.



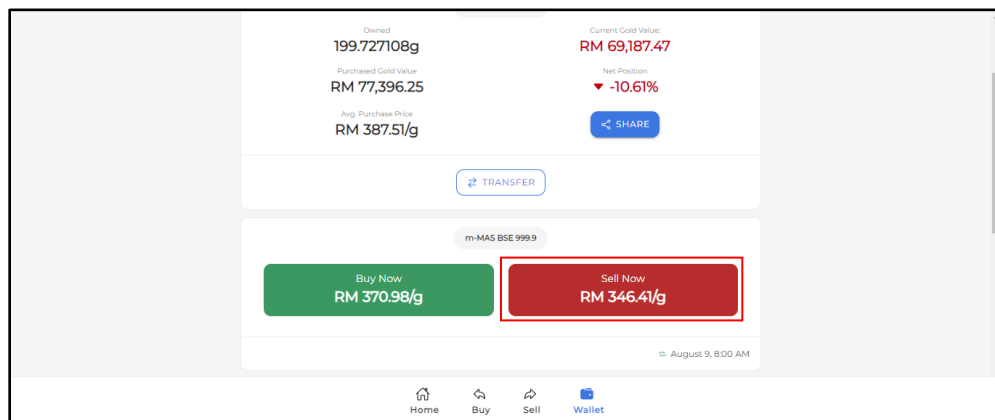
2. Click “**TRANSFER**” button if you want to transfer your m-MAS BSE gold to another user.



3. Click “**Buy Now**” button to buy m-MAS BSE gold. There are two steps two buys in this page.



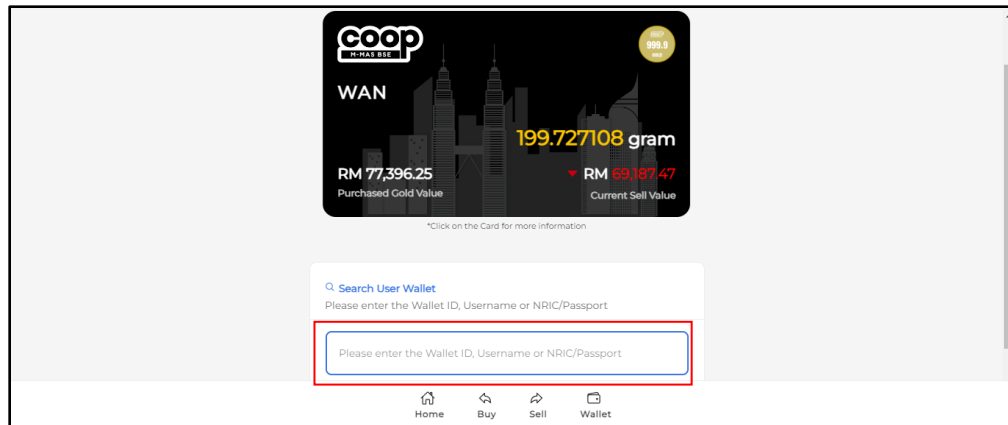
4. Click “**Sell Now**” button to sell your m-MAS BSE gold.



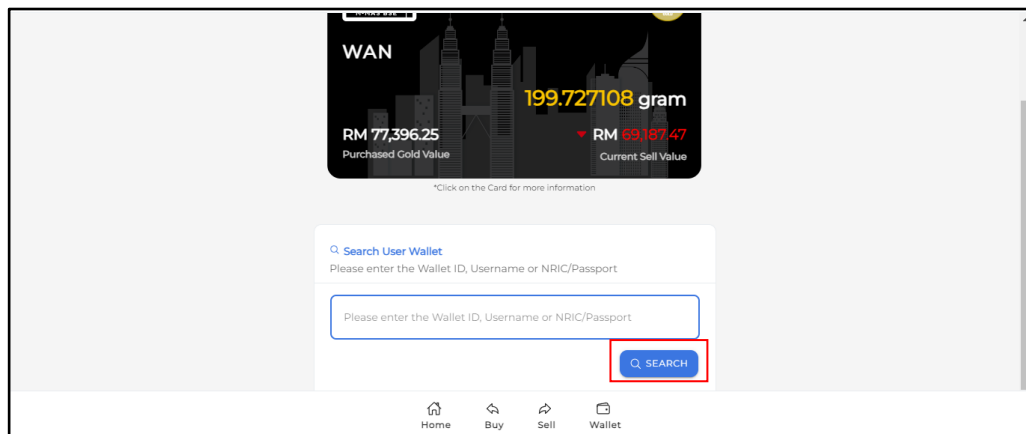
5.1.1 Transfer

To transfer m-MAS BSE 999.9 to other user account:

1. Enter the receiver wallet ID or NRIC.



2. Click “**SEARCH**” button to search the account.



3. Enter desired gram amount.

Available: 199.727108g

g

Platform fee (1%): 0.000000g
Remaining balance: 199.727108g

Akad

Dengan ini, saya wan, 123456789 ingin memindah milik emas dalam sistem M-Mas Buku Simpanan Emas sebanyak 0.000000g kepada pemegang akaun bernama Naim Ismet, 031019010258

☐ I confirm and agree with [Product Disclosure.](#)

Home Buy Sell Wallet

4. Tick TNC button for the Product Disclosure.

g 1.000000

Platform fee (1%): 0.010000g
Remaining balance: 198.717108g

Akad

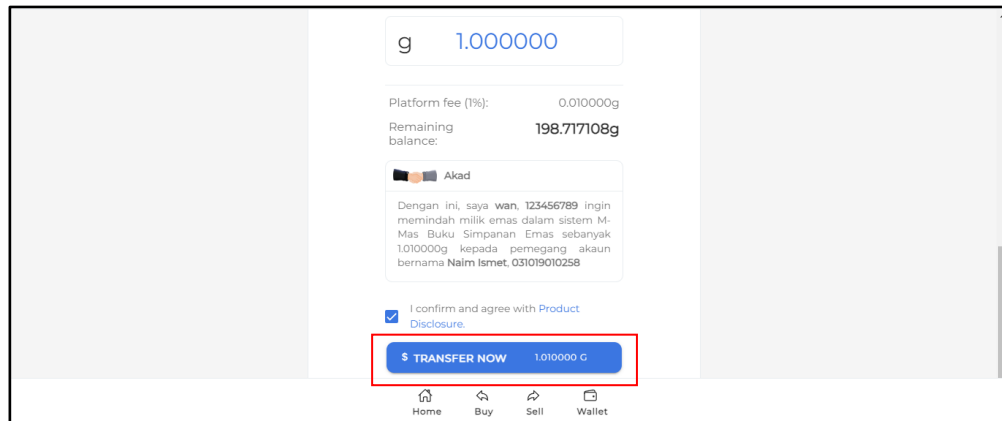
Dengan ini, saya wan, 123456789 ingin memindah milik emas dalam sistem M-Mas Buku Simpanan Emas sebanyak 1.010000g kepada pemegang akaun bernama Naim Ismet, 031019010258

☒ I confirm and agree with [Product Disclosure.](#)

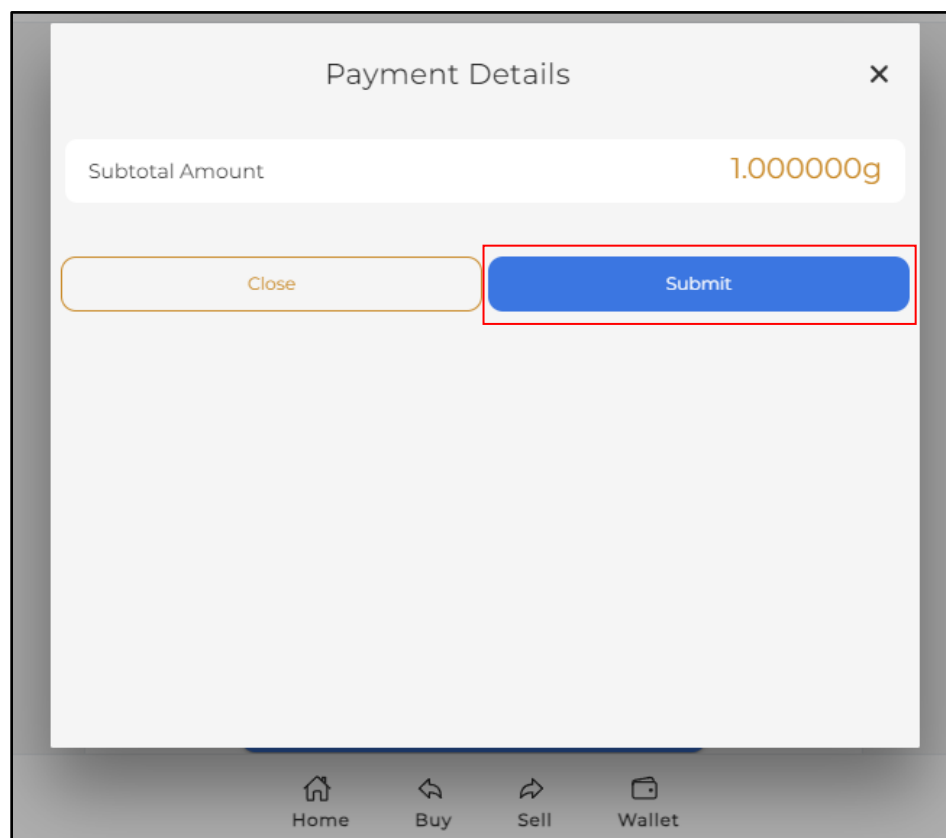
\$ TRANSFER NOW 1.010000 G

Home Buy Sell Wallet

5. Click “**TRANSFER NOW**” button.



6. Click “**SUBMIT**” to complete.



5.1.2 Buy m-MAS BSE

To buy m-MAS BSE 999.9 there are two step you can choose to do:

1. Enter your RM amount or click the “RM” button. Then the gram will be automatically appeared. Next tick the checkbox and click “Buy Now” button.

i)

The screenshot shows the 'Buy m-MAS BSE' interface. At the top, it displays 'We Sell: RM 370.98/g' and 'Last Updated On 09-08-2024 08:00:04 AM'. Below this is the title 'Buy m-MAS BSE' and the instruction 'Enter Your Preferred Amount'. A red box highlights the input area containing 'RM' and a numeric field. Below the input area, there are buttons for 'RM 20', 'RM 50', 'RM 100', 'RM 200', 'RM +10', 'RM +20', 'RM +30', and 'RM +50'. A second input field for grams 'g' is shown below these buttons. At the bottom, it says 'Gold Purity: 999.9' and has a navigation bar with 'Home', 'Buy', 'Sell', and 'Wallet' icons.

ii)

The screenshot shows the confirmation screen for buying m-MAS BSE. It displays 'Gold Purity: 999.9' and 'Price (per g): RM 370.98'. The 'Subtotal' is 'RM 10.00'. Below this is a section titled 'Akad' (Agreement) with a text block stating: 'Dengan ini, KOPERASI MUAMALAT bersetuju menjual emas sebanyak 0.026956g dengan harga RM 10.00 dan saya wan. 123456789 bersetuju membeli emas dengan harga tersebut secara pemilikan bersama melalui sistem m-MAS Buku Simpanan Emas dan mewakilkan KOPERASI MUAMALAT memegang dan menyimpan bagi pihak saya.' A red box highlights the checkbox 'I confirm and agree with Product Disclosure.' and the 'BUY NOW' button, which shows '0.026956 G'.

2. Enter the gram amount that you want to buy. Then the RM amount will be automatically appeared. Next tick the checkbox and click **“Buy Now”** button.

i)

The screenshot shows the 'Buy m-MAS BSE' interface. At the top, it displays 'We Sell: RM 370.98/g' and 'Last Updated On 09-08-2024 08:00:04 AM'. Below this is the title 'Buy m-MAS BSE' and the instruction 'Enter Your Preferred Amount'. There is an input field for 'RM' and a note 'Minimum amount is RM 10 per transaction'. Below the RM field are buttons for 'RM 20', 'RM 50', 'RM 100', 'RM 200', 'RM +10', 'RM +20', 'RM +30', and 'RM +50'. Below these is an input field for 'g' (grams), which is highlighted with a red rectangle. At the bottom, there is a 'Gold Purity: 999.9' label and a navigation bar with 'Home', 'Buy', 'Sell', and 'Wallet' icons.

ii)

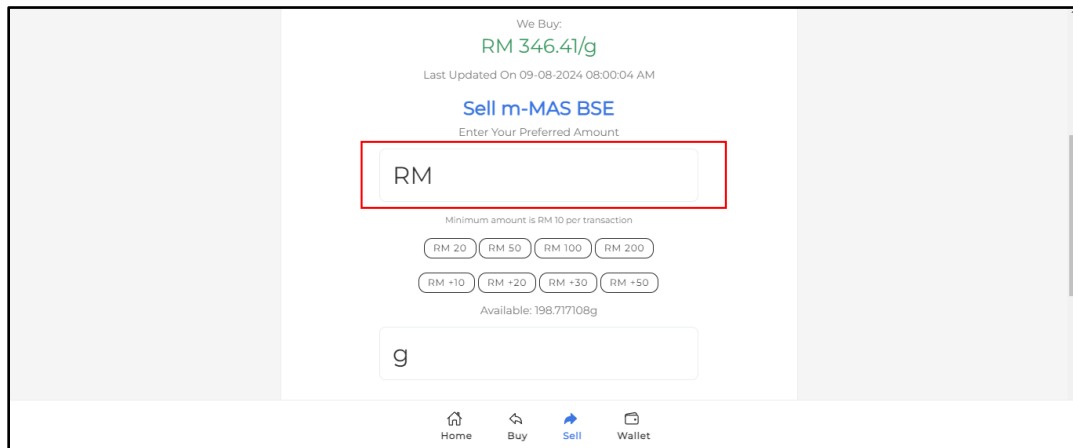
The screenshot shows the 'Akad' (Agreement) screen. It displays the purchase details: 'Price (per g): RM 370.98', 'Platform Fee: RM 18.55', and 'Subtotal: RM 1,873.45'. Below this is a section titled 'Akad' with a text block stating: 'Dengan ini, KOPERASI MUAMALAT bersetuju menjual emas sebanyak 5.000000g dengan harga RM 1,873.45 dan saya wan, 123456789 bersetuju membeli emas dengan harga tersebut secara pemilikan bersama melalui sistem m-MAS Buku Simpanan Emas dan mewakilkan KOPERASI MUAMALAT memegang dan menyimpan bagi pihak saya.' Below the text is a checkbox labeled 'I confirm and agree with Product Disclosure.' which is checked. Below the checkbox is a blue button labeled 'BUY NOW' with the text '5.000000 G' next to it. The button is highlighted with a red rectangle. At the bottom, there is a navigation bar with 'Home', 'Buy', 'Sell', and 'Wallet' icons.

5.2 m-MAS BSE Sell Request

In this page you can check your sell request and can make new sell request by click **“NEW ENTRY”** button.

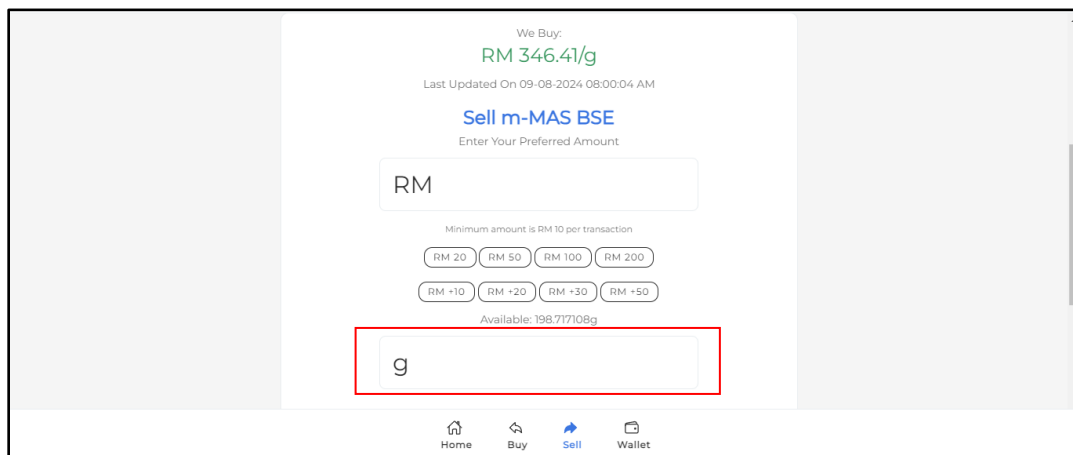
To sell m-MAS BSE 999.9 there are two step you can choose to do.

1. Enter your RM amount or click the **“RM”** button. Then the gram will be automatically appeared. Next click **“Sell Now”** button.



The screenshot shows the 'Sell m-MAS BSE' interface. At the top, it displays 'We Buy: RM 346.41/g' and 'Last Updated On 09-08-2024 08:00:04 AM'. Below this is the title 'Sell m-MAS BSE' and the instruction 'Enter Your Preferred Amount'. A text input field containing 'RM' is highlighted with a red rectangular box. Below the input field, there is a note 'Minimum amount is RM 10 per transaction' and two rows of buttons: 'RM 20', 'RM 50', 'RM 100', 'RM 200' in the first row, and 'RM +10', 'RM +20', 'RM +30', 'RM +50' in the second row. Below these buttons, it says 'Available: 198.777108g'. At the bottom, there is a text input field containing 'g'. The bottom navigation bar has four icons: Home, Buy, Sell (highlighted in blue), and Wallet.

2. Enter the gram amount that you want to sell. Then the RM amount will be automatically appeared. Next click **“Sell Now”** button.



The screenshot shows the 'Sell m-MAS BSE' interface, identical to the previous one. However, the text input field containing 'g' is now highlighted with a red rectangular box. The 'RM' input field is no longer highlighted.

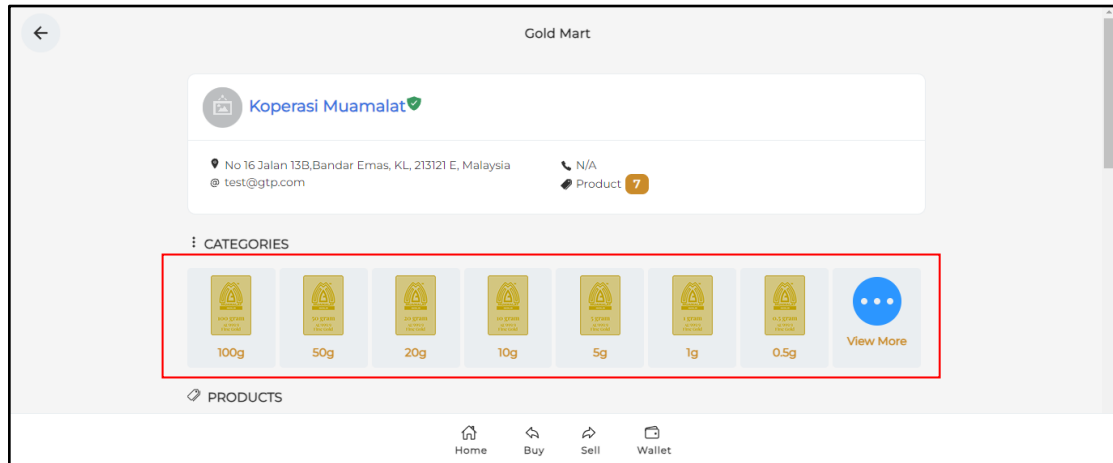
6.0 Physical Gold

Physical gold

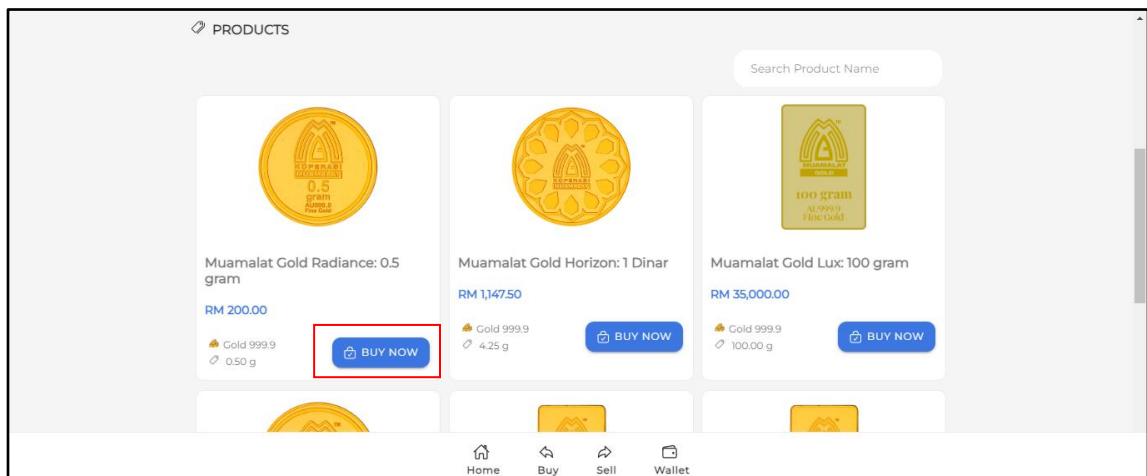
6.1 Gold Mart

To buy physical gold:

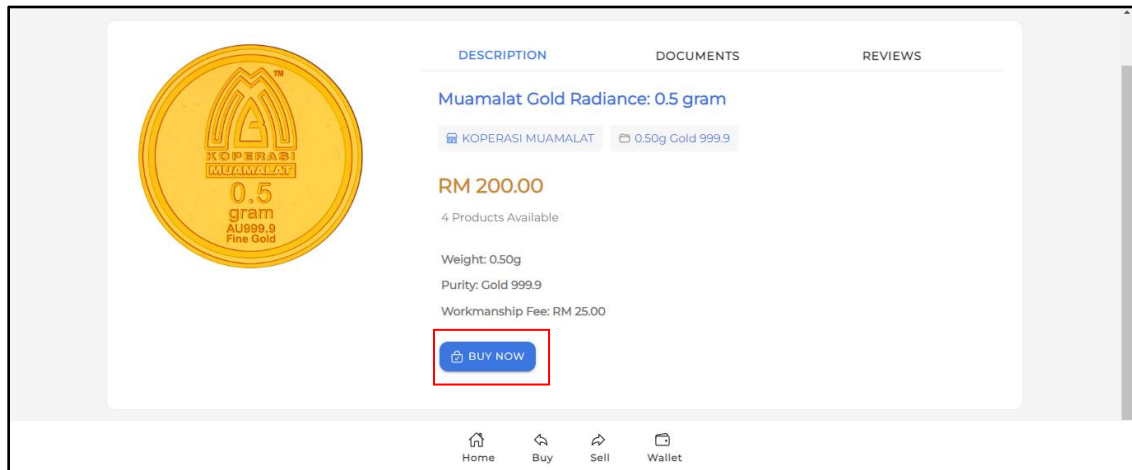
1. Select categories that you want to buy. Then click it.



2. Click "DETAILS" button. Then product details will appear.



3. Click **“BUY NOW”** button.

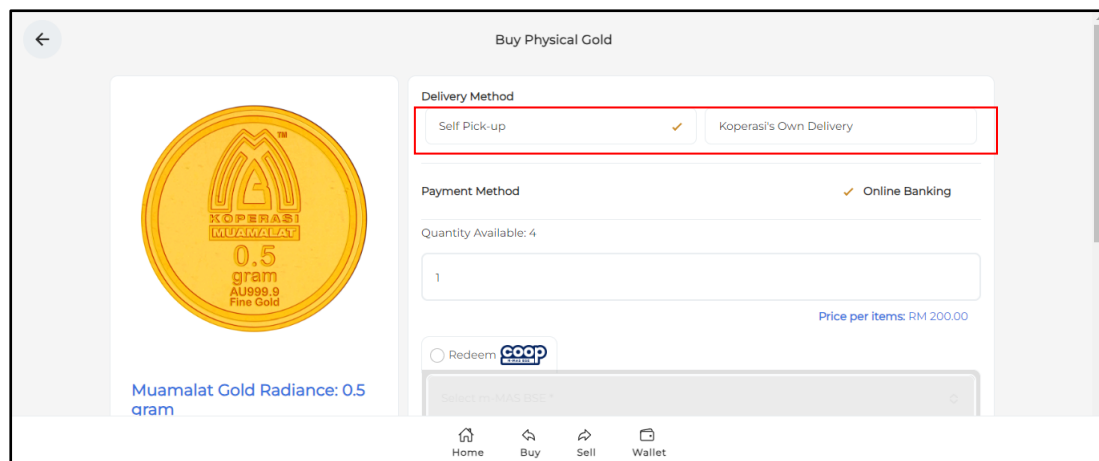


6.1.1 Buy Physical Gold

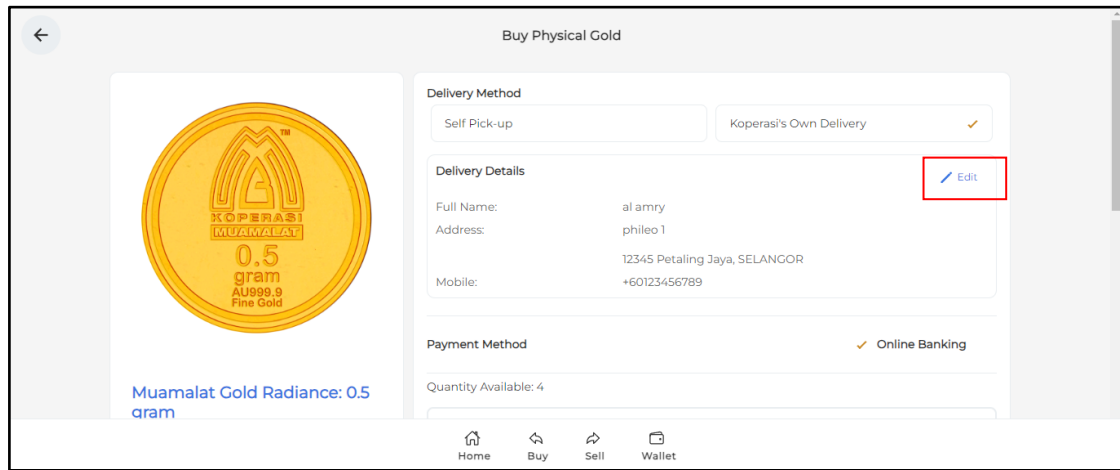
To place the order, complete this form page.

1. Choose delivery method.

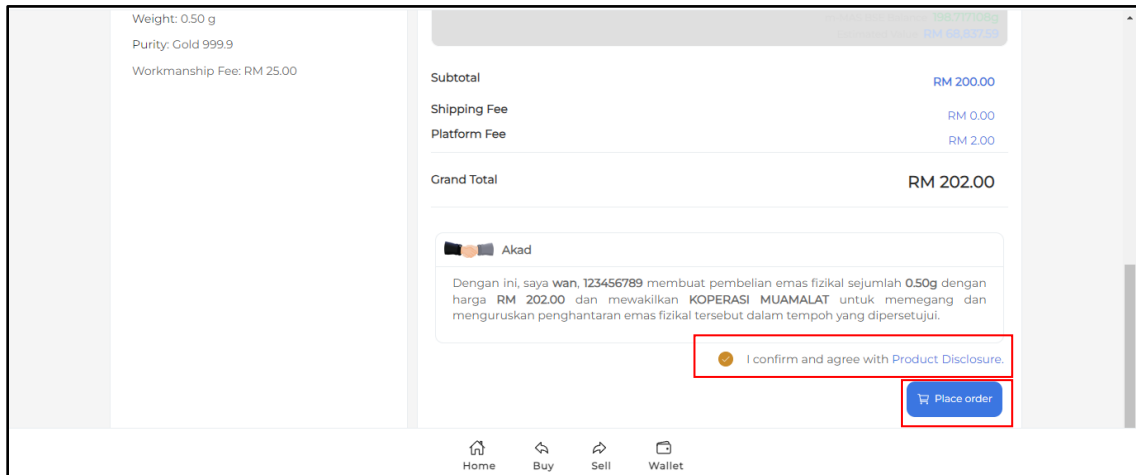
Note: if you choose Koperasi's Own Delivery please refer 6.2(Delivery). If you choose self-pick up refer 6.2(Self Pick-Up) to view your order.



- If you choose Koperasi's Own Delivery, click the Edit button to update your address if needed.



- Tick Akad TNC and click "Place Order" button.

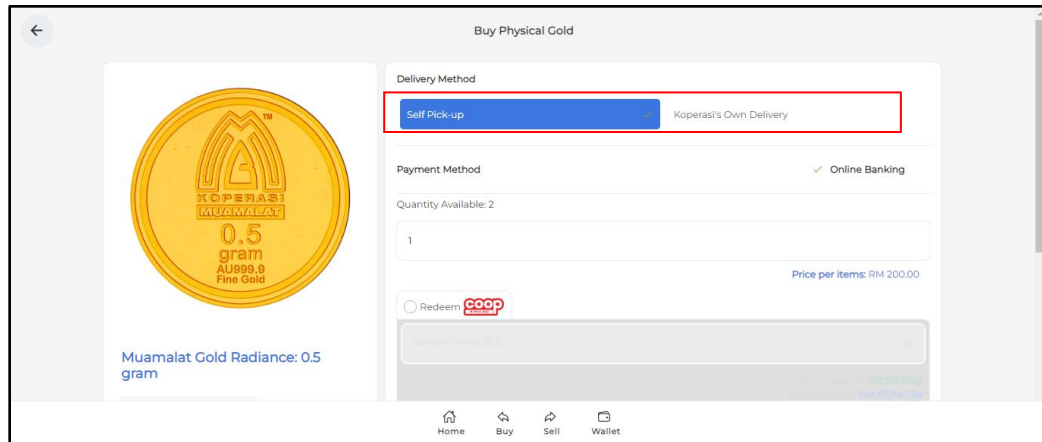


6.1.2 Buy Physical Gold by Using Redemption

To place the order, complete this form page.

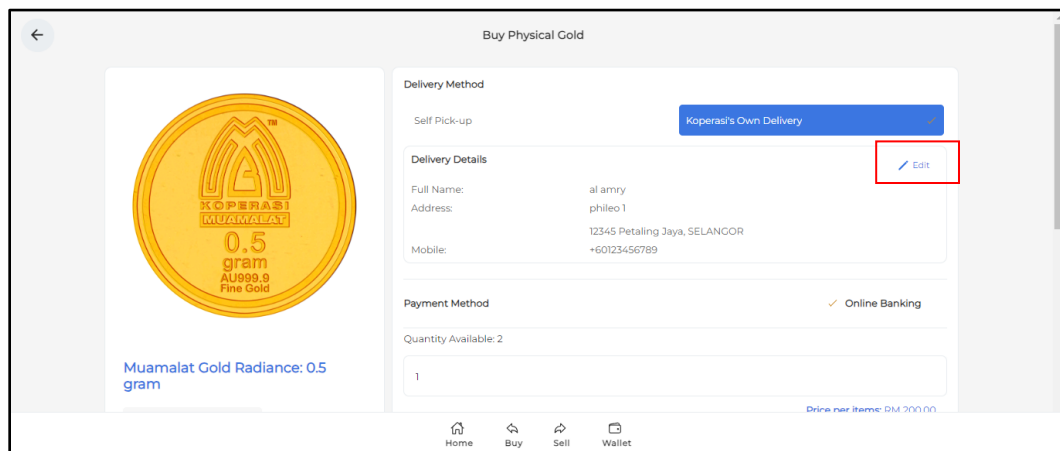
1. Choose delivery method.

Note: if you choose Koperasi's Own Delivery please refer 6.2(Delivery). If you choose self-pick up refer 6.2(Self Pick-Up) to view your order.



The screenshot shows the 'Buy Physical Gold' form. On the left is a gold coin image labeled 'Muamalat Gold Radiance: 0.5 gram'. The 'Delivery Method' section has two options: 'Self Pick-up' (selected with a blue bar and a checkmark) and 'Koperasi's Own Delivery'. The 'Payment Method' is 'Online Banking'. The 'Quantity Available' is 2, and the quantity entered is 1. The price per item is RM 200.00. At the bottom are navigation icons for Home, Buy, Sell, and Wallet.

2. If you choose Koperasi's Own Delivery, click the Edit button to update your address if needed.



The screenshot shows the 'Buy Physical Gold' form with 'Koperasi's Own Delivery' selected. The 'Delivery Details' section is expanded, showing fields for Full Name (al amry), Address (phileo 1), and Mobile (+60123456789). An 'Edit' button with a pencil icon is highlighted with a red box. The 'Payment Method' is 'Online Banking'. The 'Quantity Available' is 2, and the quantity entered is 1. The price per item is RM 200.00. At the bottom are navigation icons for Home, Buy, Sell, and Wallet.

3. If you want to use your m-MAS BSE, tick “Redeem m-MAS COOP BSE” then enter your amount.

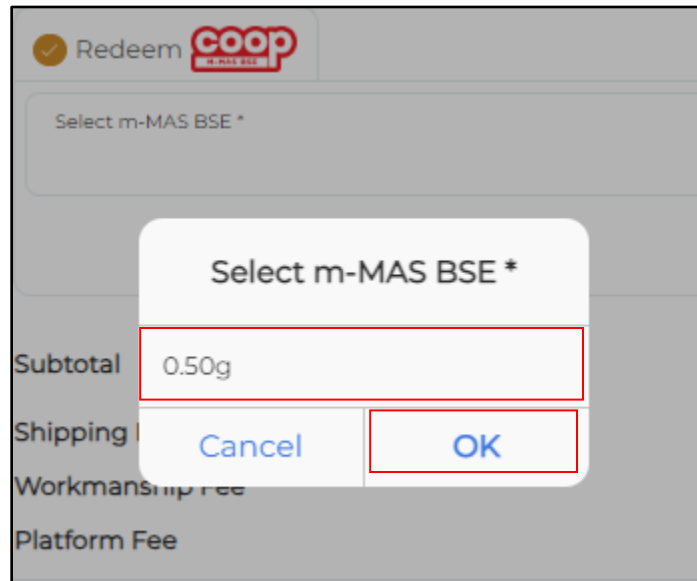
Note: If you want to redeem your m-MAS COOP BSE, you only need to pay for the cost of workmanship and the shipping fee if using the delivery method.

The screenshot displays the Muamalat Gold Radiance redemption interface. On the left, the product details for 'Muamalat Gold Radiance: 0.5 gram' are shown, including the price of RM 200.00 and the workmanship fee of RM 25.00. The right side of the interface shows the redemption process. The 'Redeem m-MAS COOP BSE' option is highlighted with a red box. Below this, there is a dropdown menu labeled 'Select m-MAS BSE *'. The interface also shows the m-MAS BSE balance of 193.777108g and the estimated value of RM 67,845.54. The payment method is set to 'Online Banking'. The quantity available is 2, and the quantity entered is 1. The price per item is RM 200.00. The subtotal is RM 200.00, the shipping fee is RM 7.00, the workmanship fee is RM 0.00, and the platform fee is RM 1.00. The grand total is RM 208.00. The bottom navigation bar includes icons for Home, Buy, Sell, and Wallet.

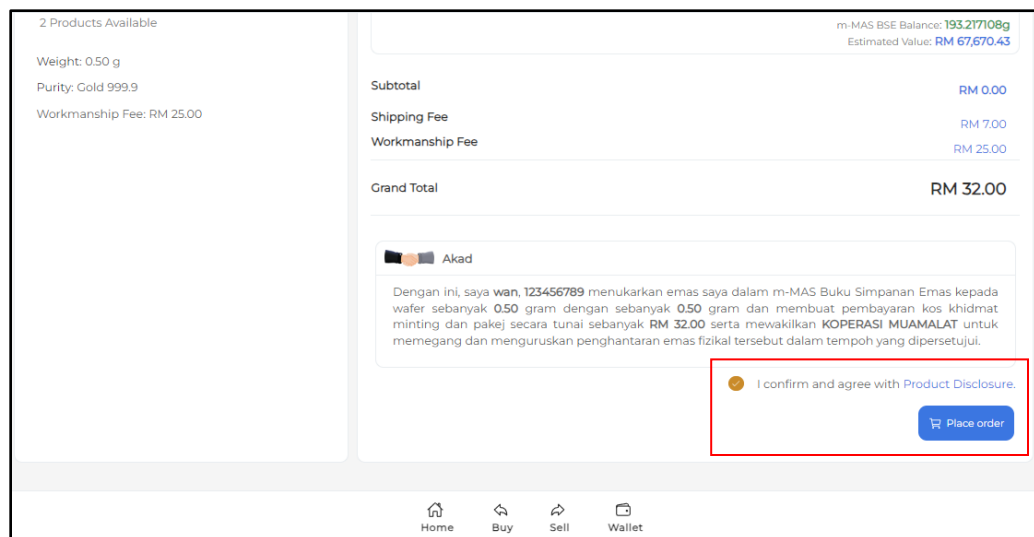
4. Click “Select m-MAS BSE”.

This screenshot is identical to the one above, showing the Muamalat Gold Radiance redemption interface. The 'Select m-MAS BSE *' dropdown menu is highlighted with a red box. The interface shows the m-MAS BSE balance of 193.777108g and the estimated value of RM 67,845.54. The payment method is set to 'Online Banking'. The quantity available is 2, and the quantity entered is 1. The price per item is RM 200.00. The subtotal is RM 200.00, the shipping fee is RM 7.00, the workmanship fee is RM 0.00, and the platform fee is RM 1.00. The grand total is RM 208.00. The bottom navigation bar includes icons for Home, Buy, Sell, and Wallet.

5. Select the grammage and then click “OK”.



6. Tick Product Disclosure and click “Place Order” button.



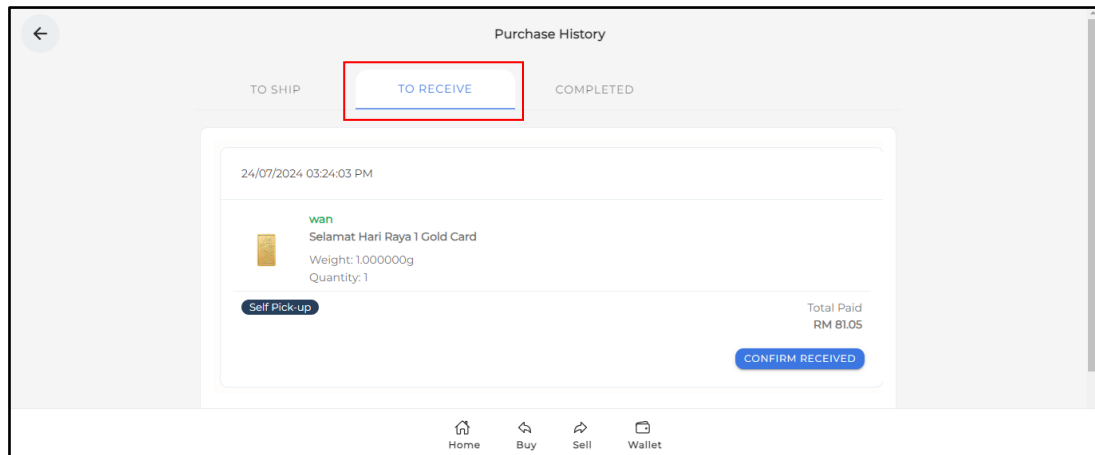
6.2 Fulfillment Management

If you choose Koperasi's Own Delivery:

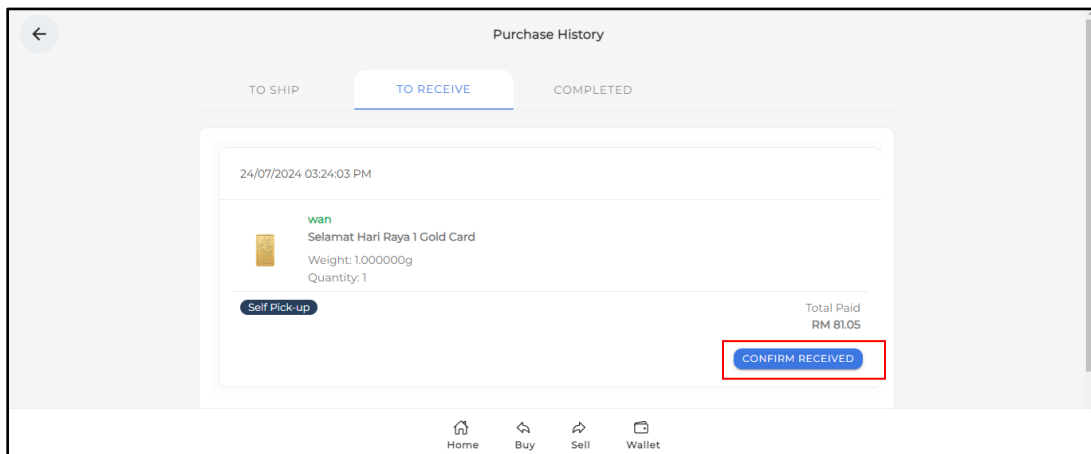
1. Sidebar Menu -> Physical Gold -> Fulfillment Management -> To Ship.

Note: If cooperative have shipped your order, the order will be move to "To Receive" tab.

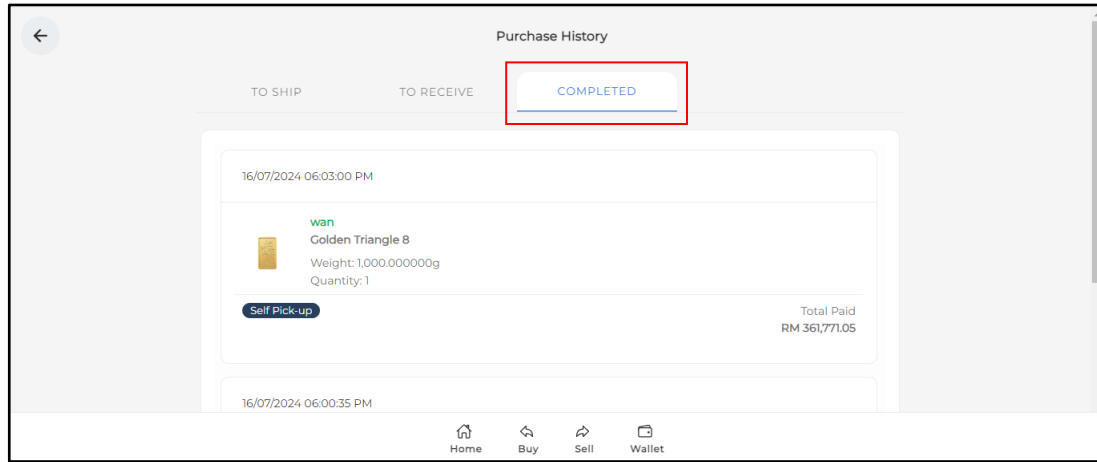
2. Go to "To Receive" tab.



3. Click "Confirm Receive" button if you have received the item.

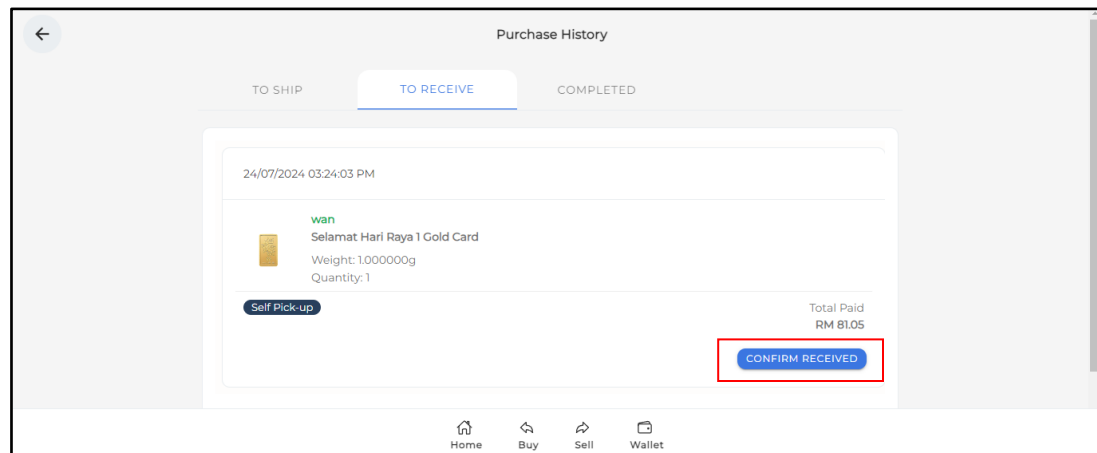


4. Your order will be move to completed tab.

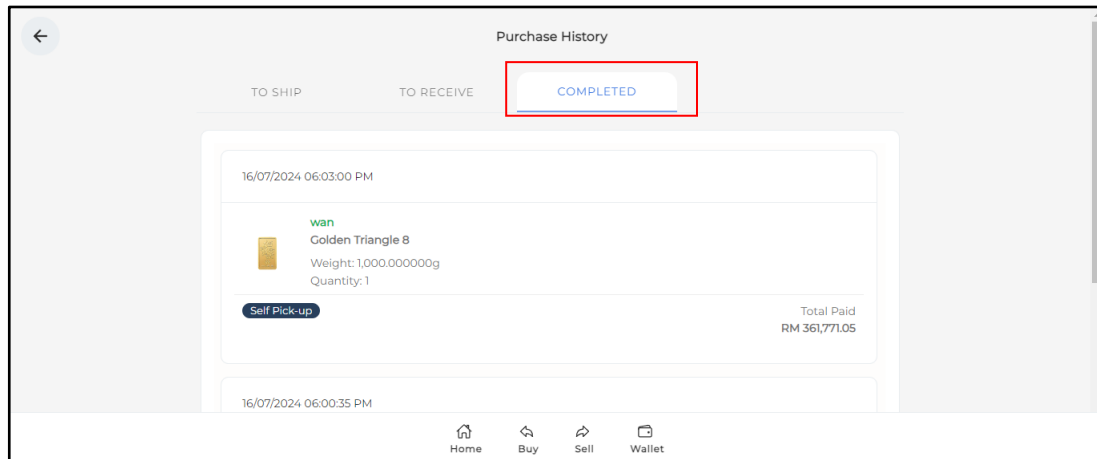


If you choose Self Pick-Up:

1. Sidebar Menu -> Physical Gold -> Purchase History -> To Receive.
2. Click "Confirm Receive" button.



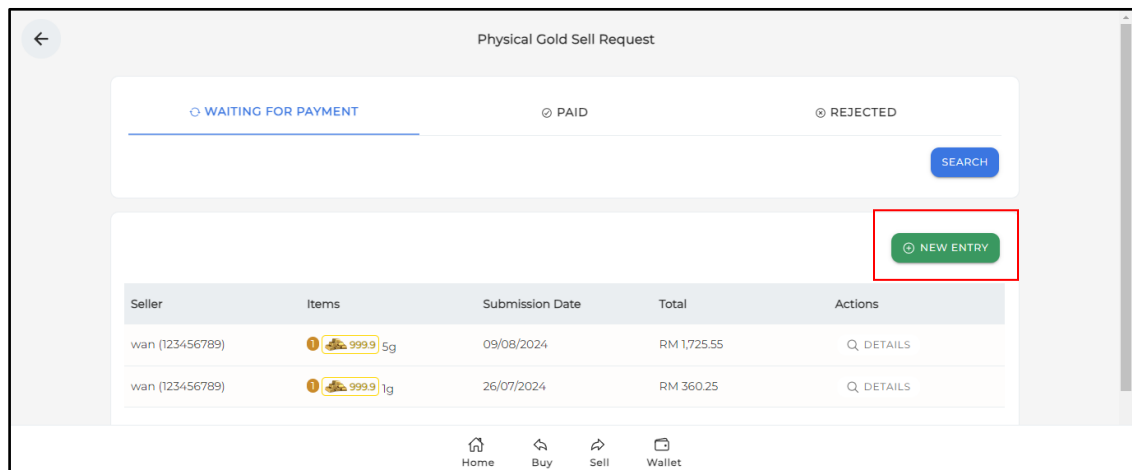
3. Your order will be move to completed tab.



6.3 Physical Gold Sell Request

To sell physical gold:

1. Click “New Entry” button.



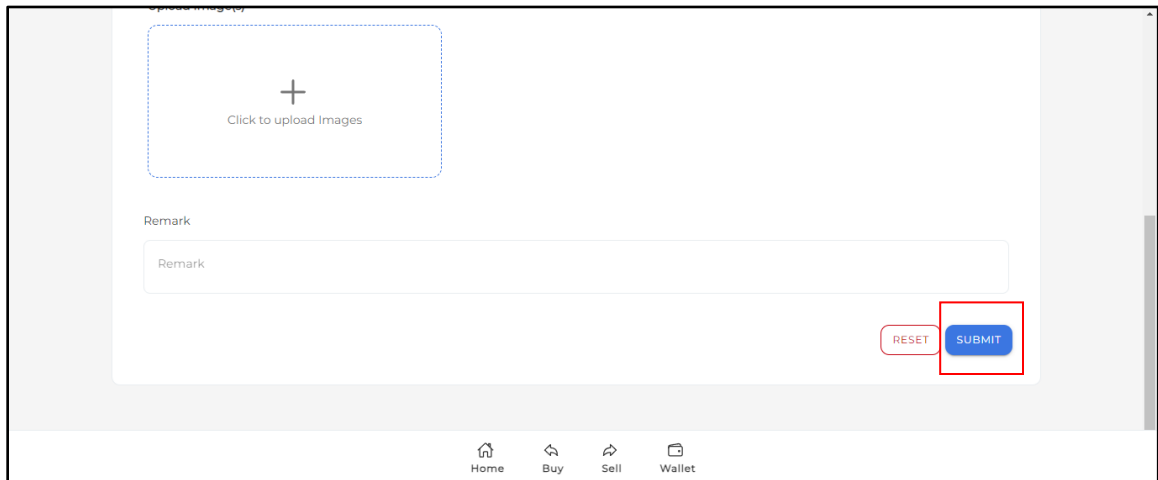
2. Enter the information needed.

The screenshot shows a mobile application interface for selling physical gold. At the top, there is a back arrow and the title "Sell Physical Gold". Below this is a section titled "Item Information" with the instruction "Please fill the selling item details in the form below for your request." The form contains several input fields: "Item Name *" (text), "Serial Number *" (text), "Category *" (dropdown), "Submission Date(DD-MM-YYYY)" (calendar icon), "Weight" (text) with a unit "/Gram(s)" and a value "0", and "Purity" (text) with a value "999.9". There is also an "Upload Image(s)" section with a dashed box. At the bottom, there is a navigation bar with icons for Home, Buy, Sell, and Wallet.

3. Select date that you want to submit your gold.

The screenshot shows the same "Sell Physical Gold" form, but with a date selection calendar overlay. The calendar is for August 2024, showing days from Sunday to Saturday. The date "9" is selected and highlighted with a blue circle. The calendar has "CANCEL", "CLEAR", and "OK" buttons at the bottom. The background form is dimmed, and the navigation bar remains at the bottom.

4. Click "**SUBMIT**" button.



The screenshot shows a mobile application interface with a light gray background. At the top, there is a dashed blue box containing a plus sign and the text "Click to upload Images". Below this is a text input field labeled "Remark" with the placeholder text "Remark". At the bottom right of the form, there are two buttons: a red "RESET" button and a blue "SUBMIT" button. The "SUBMIT" button is highlighted with a red rectangular border. At the very bottom of the screen, there is a navigation bar with four icons and labels: "Home" (house icon), "Buy" (shopping cart icon), "Sell" (share icon), and "Wallet" (wallet icon).

5. The request will be move to "**Paid**" tab if cooperative have made the payment.
6. The request will be move to "**Rejected**" tab if cooperative have rejected the request.