

INVEST ON THE GO WITH ALL-IN-ONE

MEMBER GUIDE V 0.3 9th AUGUST 2024

MEMBER USER GUIDE V 0.3

Table of Contents

1.0 Register Account BSE	3
2.0 Register to Become Coop Member	8
2.1 Verify Account	10
3.0 Home Page	12
4.0 Gold Dashboard	12
5.0 m-MAS BSE	13
5.1 My Wallet	13
5.1.1 Transfer	15
5.1.2 Buy m-MAS BSE	18
5.2 m-MAS BSE Sell Request	20
6.0 Physical Gold	21
6.1 Gold Mart	21
6.1.1 Buy Physical Gold	22
6.1.2 Buy Physical Gold by Using Redemption	24
6.2 Fulfillment Management	27
6.3 Physical Gold Sell Request	29

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

M-MAS BSE
Log in to Your Profile
Enter your NRIC/Passport/UserName *
Enter Your Password *
Remember Me Forgot Password?
-퓐 SIGN IN
Don't Have An Account? Register a Profile

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

REGISTER	
M-MAS BSE	
Enter your NRIC/Passport/UserName *	
Enter your Email Address *	
- 귀 REGISTER	
Already have an account? Login	

3. Click "**Register Account**" button.

REGISTER
M-MAS BSE
Enter your NRIC/Passport/UserName *
Enter your Email Address *
-원 REGISTER
Already have an account? Login

4. Set up your password.

1. Basic Information \checkmark	REGISTER	
2. Account Password X	~~~~	
3. Personal Details X		
	M-MAS BSE	
	Enter Your Password *	۵
	Confirm Your Password *	۵
	- ⑦ CONFIRM PASSWO	RD
	된 CONFIRM PASSWO	RD
	-J CONFIRM PASSWO	RD

5. Click "Confirm Password" button.

1. Basic Information \checkmark	REGISTER	
2. Account Password X		
3. Personal Details X	M-MAS BSE	
	Stra You Danama It	
	Enter Your Password *	Ŵ
	Confirm Your Password *	۵
	-퀸 CONFIRM PASSWORD	

6. Enter the **requested information**.

1. Basic Information \checkmark	REGISTER
2. Account Password \checkmark	
3. Personal Details X	M-MAS BSE
	First Name *
	Last Name *
	Date Of Birth (DD-MM-YYYY)
	¥60 ▼ Phone Number *
	-ਤੁ CONFIRM
	Already have an account? Login

7. Click "**Confirm**" button.

1. Basic Information \checkmark	REGISTER
2. Account Password \checkmark	\sim
3. Personal Details X	M-MAS BSE
	First Name *
	Last Name *
	Date Of Birth (DD-MM-YYYY)
	■ +60 ▼ Phone Number *
	-ଶ CONFIRM
	Already have an account? Login

8. Click "**OK**" button in pop up message.



9. Enter the **verification code**.

A	Account Verification
Registi youri verifica	ration Successful! An email has been sent to registered email a*****@gmail.com with a tion code. Please enter the verification code below to verify your account.
Code	
AV	AILABLE RE-SEND CODE IN 46 SECOND
	CONFIRM

10. Click "Confirm" button.

Account Verification	
Registration Successful! An email has been ser your registered email a*****@gmail.com with verification code. Please enter the verification o below to verify your account.	nt to h a code
Code *	
AVAILABLE RE-SEND CODE IN 46 SECOND	
CONFIRM	

2.0 Register to Become Coop Member

To choose your cooperative:

- 1. Log in to your account.
- 2. Click "Scan" button.



- 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**.



3. Tick checkbox button and then click "**Submit**" button.

	⊥ 👂 ≡
	•
Bank information	
Bank Name*	
Account Number*	
Full name in your Bank Account*	
I agree to submit these details and documents to KOPERASI MUAMALAT for the verification process.	
 SUBMIT	

4. Click "YES" button in pop up message.



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	To do transaction for m-MAS BSE
Sell Button	
Quick Actions	A shortcut button.
Recent m-MAS Transactions	Display m-MAS Transactions

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.

Menu navigation:

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.

			P		Ŧ	ø	≡
~		My Wa	llet				A
		N					
		m-MAS BSE	999.9				
	Owned 199.727108g			Current Gold Value: RM 69,187.47			
	Purchased Gold Value RM 77,396.25			Net Position -10.61%			
	Avg. Purchase Price			K SHARE			
		₹ TRANS	FER				
		m-MAS BSE	999.9				
	් Home	숙고 Buy	¢> Sell	(iii) Wallet			

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	● =
Overed 199.727108g Purchased Cold Value RM 77,396.25 Arg. Purchase Trice RM 387.51/g	Z TRAN	SFER	Current Cold Value RM 69,187.47 Net Position ▼ -10.61%		*
_{Виу Now} RM 370.98/g	m-MAS BSE	E 999.9	Sell Now RM 346.41/g ⇔ August 9,800 AM		
්ර Home	چ Buy	& Sell	Wallet		

4. Click "Sell Now" button to sell your m-MAS BSE gold.

		?			± 4	■ ●
United 199.727108g Pectassed cold Value RM 77,396.25 Aug. Porchase Price RM 387.51/g			Current Cost Value RM 69,187.47 Net Position \checkmark -10.61% SHARE			*
	₹ TRAN	SFER				
Buy Now RM 370.98/g	m-MAS BSE	E 999.9	Sell Now RM 346.41/g © August 9, 800 AM			
යි Home	ର୍ଲ Buy	\$∂ Sell	Constant and the second			

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.

COOP	± 👂 ≡
WAN 199.727108 gram RM 77,396.25 Purchased Cold Value *Clicken the Card for more information	
Q. Search User Wallet Please enter the Wallet ID, Username or NRIC/Passport Please enter the Wallet ID, Username or NRIC/Passport Q. SEARCH	
(값 수 수 ট Home Buy Sell Wallet	

3. Enter desired gram amount.

	1
Available: 199.727108g	
g	
Platform fee (1%): 0.000000g	
Remaining 199.727108g balance:	
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	
Confirm and agree with Product Disclosure.	
(값 슈 슈 〇 Home Buy Sell Wallet	

4. Tick TNC button for the Product Disclosure.

	± 👂
g 1.000000	
Platform fee (1%): 0.010000g Remaining 198.717108g balance:	
Dengan ini, sava wan. 123456789 ingin	
memindah milik emas dalam sistem M- Mas Buku Simpanan Emas sebaryak 1010000g kepada pemegang akaun bernama Naim Ismet, 031019010258	
I confirm and agree with Product Disclosure.	
\$ TRANSFER NOW 1.010000 G	
(슈 숙 슈 그 Home Buy Sell Wallet	

5. Click "TRANSFER NOW" button.



6. Click "SUBMIT" to complete.

	COC H-MAS BSE	P		
	Payment I	Details		×
Subtotal Amount			1.00	0000g
Close			Submit	
				_
	A A	~	6	_
н	lome Buy	Sell	Wallet	

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.

ecop	± 👂 =
We Sell: RM 370.98/g	
Last Updated On 09-08-2024 08:00:04 AM	
Buy m-MAS BSE Enter Your Preferred Amount	
RM	
Minimum amount is RM 10 per transaction (RM 20)(RM 50)(RM 100)(RM 200)	
(RM +10) (RM +20) (RM +50) (RM +50)	
g	
Gold Purity: 999.9	
(값 속 수 ট Home Buy Sell Wallet	

ii)

Lionana Lionan	E	± 👂
	Gold Purity: 999.9 Price (per g): RM 370.98	
	Subtotal: RM 10.00	
	Akad	
	Dengan ini, KOPERASI MUAMALAT bersetuju menjual emas sebanyak 0026956g 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.	
	 ✓ I confirm and agree with Product Disclosure. ₩ BUY NOW 0.026956 G 	
	ණ බ ⊂ි Home Buy Sell Wallet	

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)		
		⊥ / ≡
	We Sell: RM 370.98/g Last Updated On 09-08-2024 08:00:04 AM Buy m-MAS BSE Enter Your Preferred Amount	
	RM	
	Minimum amount & RM 10 per transaction (RM 20) (RM 50) (RM 100) (RM 200) (RM 10) (RM +20) (RM +30) (RM +50)	
	g	
	Gold Purity: 999.9	
	G 🔶 🖒 🖸 Horne Buy Sell Wallet	
ii))	
		1 👂 =
	Price (per g): RM 370.98 Platform Fee: RM 18.55	
	Subtotal: RM 1,873.45	

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 melalul sistem m-MAS Buku Simpanan Bermas dan mewakilkan KOPERASI MUAMALAT memegang dan menyimpan bagi pihak saya

I confirm and agree with Product Disclosure

は> Sell 🖸 Wallet

Home Buy

Akad

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.

ေးော	1 👂 =
We Buy: RM 346.41/g Last Updated On 09-08-2024 08:00:04 AM Sell m-MAS BSE Enter Your Preferred Amount	
Minimum amount is RM 10 per transaction (RM 20) (RM 50) (RM 200) (RM 10) (RM 20) (RM 450) Available: 198.71710Bg	
g	
(값 슈 P C Home Buy Sell Wallet	

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

	⊥ 👂 ≡
We By:: RM 346.41/g Last Updated On 09-08-2024 08:00:04 AM Self m-MAS BSE Latter Your Preferred Amount Minimum amount is RM 10 per transaction (M 20) (RM 50) (RM 100) (RM 200) (RM +10) (RM 20) (RM 450) Available: 198.777108g	•
(값 숙 🎓 🗇 Home Buy Sell Wallet	

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.

		± 👂 ≡
←	Gold Mart	
	Koperasi Muamalat	
	No 16 Jalan 13B,Bandar Emas, KL, 213121 E, Malaysia	
	: CATEGORIES	
	Image: NormerImage:	
	(값 슈 슈 그 Home Buy Sell Wallet	

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



3. Click "BUY NOW" button.

	ника вак			⊥ 👂 ≡
	DESCRIPTION	DOCUMENTS	REVIEWS	Î
	Muamalat Gold Rad	diance: 0.5 gram		
KOPERABI	B KOPERASI MUAMALAT	🖨 0.50g Gold 999.9		
0.5	RM 200.00			
gram AU999.9	4 Products Available			
Fine Gold	Weight: 0.50g			
	Purity: Gold 999.9			
	Workmanship Fee: RM 25.0	00		
	BUY NOW			
	රි රා ර Home Buy S	iell Wallet		

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.

			COO H-HAS BSE	ን			*	\$	=
C C C C C C C C C C C C C C C C C C C		В	uy Physic	cal Gold					-
	a a a a a a a a a a a a a a a a a a a	Delivery Metho Self Pick-up	d		~	Koperasi's Own Delivery]		
	XOPERASI INTERNAT	Payment Meth	od Ible: 4			 Online Banking 			
	U, 5 gram AU999, 9 Fine Gold	1				Price per items: RM 200.00			
	Muamalat Gold Radiance: 0.5	C Redeem	<u></u>			0			
	aram	්රී Home	چ Buy	<i>⋧</i> Sell	(The wallet				

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

		H-MAS BSE				•	₽ ≡
4		Buy Physical Go	bld				Â
		Delivery Method					
	TH IN	Self Pick-up		Koperasi's Own Delivery	~		
	COPERASI CULIALAS 0,5 Gram Ausono	Delivery Details Full Name: Address: Mobile:	al amry phileo 1 12345 Petaling +60123456789	Jaya, SELANGOR	🖌 Edit]	
		Payment Method		🗸 Onlir	ne Banking		
	Muamalat Gold Radiance: 0.5 gram	Quantity Available, 4					
		없 🏠 🏠 Home Buy Sell	☐ Wallet				

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

		± 👂 =
Weight: 0.50 g Purity: Gold 999.9		FM 68,837.59
Workmanship Fee: RM 25.00	Subtotal Shipping Fee Platform Fee	RM 200.00 RM 0.00
	Grand Total	RM 202.00
	Dengan ini, saya wan, 123456789 membuat pemb harga RM 202.00 dan mewakilkan KOPERAS menguruskan penghantaran emas fizikal tersebut	elian emas fizikal sejumlah 0.50g dengan SI MUAMALAT untuk memegang dan dalam tempoh yang dipersetujui.
		I confirm and agree with Product Disclosure.
	없 속 추 🗂 Home Buy Sell Wallet	

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.

		COOP	⊥ 👂 ≡
4		Buy Physical Gold	Â
		Delivery Method Self Pick-up	
		Payment Method V Online Banking Quantity Available: 4	
	0.5 gram AU999.9 File Gold	1 Price per items: RM 200.00]
	Muamalat Gold Radiance: 0.5 gram	Celect m MAS BSE *	
		() 슈 슈 그 Home Buy Sell Wallet	-

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

		H-MAS BSE	P			⊥ 👂 ≡
4		Buy Phys	ical Gold			*
		Delivery Method				
	78	Self Pick-up		Koperasi's Own Delivery	✓	
		Delivery Details			🖊 Edit	
	KOPERASI MUZMAUAT	Full Name: Address:	al amry phileo 1			
	0.5		12345 Petaling	Jaya, SELANGOR		
	Gram AU999.9 Fine Gold	Mobile:	+60123456789			
		Payment Method		✓ Or	line Banking	
	Muamalat Gold Radiance: 0.5 gram	Quantity Available: 4				
		값 숙 Home Buy	⇔ ⊡ Sell 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.

		ecop	± 👂 ≡
gr	iuamaiat Gold Radiance: 0.5 ram	1	ŕ
622	KOPERASI MUAMALAT	Price per items: RM 200.00	
e	∃ 0.50g Gold 999.9	Redeem COOP	
RI	M 200.00		
4 1	Products Available	Select m-MAS BSE *	
We	eight: 0.50 g	m-MAS BSE Balance: 198.717108g Estimated Value: RM 68,837.59	
Pu	irity: Gold 999.9		
VVc	orkmanship Fee: RM 25.00	Subtotal RM 200.00	
		Shipping Fee RM 0.00	
		Workmanship Fee RM 0.00	
		Platform Fee RM 1.00	
		Grand Total RM 201.00	
		없 속 수 그 Home Buy Sell Wallet	

4. Click "Select m-MAS BSE".

		± 👂 ≡
Muamaiat Gold Radiance: 0.5 gram	1	^
🗑 KOPERASI MUAMALAT		Price per items: RM 200.00
🗁 0.50g Gold 999.9		
RM 200.00 4 Products Available	Select m-MAS BSE *	\$
Weight: 0.50 g Purity: Gold 999.9		m-MAS BSE Balance: 198.717108g Estimated Value: RM 68,837.59
Workmanship Fee: RM 25.00	Subtotal	RM 200.00
	Shipping Fee Workmanship Fee	RM 0.00
	Platform Fee	RM 1.00
	Grand Total	RM 201.00
	없 수 수 ī Home Buy Sell Wallet	

5. Select the grammage and then click "OK".

Redeem E					
Sele	Select m-l	MAS BSE *			
	0.50g	~			
	Cancel	ОК			
Subtotal					
Shippir	ng Fee				

6. Tick Product Disclosure and click "Place Order" button.

		± 👂 ≡
Purity: Gold 999.9		
Workmanship Fee: RM 25.00	Subtotal	RM 0.00
	Shipping Fee	RM 0.00
	Workmanship Fee	RM 25.00
	Grand Total	RM 25.00
	Akad	
	Dengan ini, saya wan, 123456789 menukarkan emas say Emas kepada wafer sebanyak 0.50 gram dengan seb pembayaran kos khidmat minting dan pakej secara mewakilkan KOPERASI MUAMALAT untuk memegang emas fizikal tersebut dalam tempoh yang dipersetujui.	a dalam m-MAS Buku Simpanan anyak 0.50 gram dan membuat tunai sebanyak RM 52.00 serta dan menguruskan penghantaran
	I confir	m and agree with Product Disclosure.
	(값 슈 슈 디 Home Buy Sell Wallet	

6.2 Fulfillment Management

If you choose Koperasi's Own Delivery:

- 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.

		: ₽ ≡
	Purchase History	*
	TO SHIP TO RECEIVE COMPLETED	
	24/07/2024 03:24:03 PM	
	wan Selamat Hari Raya 1 Gold Card Weight: 1.000000g Quantity: 1	
	Self Pick-up Total Paid RM 81.05	
	CONFIRM RECEIVED	
	(값 속 수 C Home Buy Sell Wallet	

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

	COOP Example	1 👂 =
~	Purchase History	
	TO SHIP TO RECEIVE COMPLETED	
	24/07/2024 03:24:03 PM	
	Wan Selamat Hari Raya 1 Gold Card Weight: 1.000000g Quantity: 1	
	Self Pick-up Total Paid RM 81.05	

4. Your order will be move to completed tab.

	COOP	1 👂 =
~	Purchase History	
	TO SHIP TO RECEIVE COMPLETED	_
	16/07/2024 06:03:00 PM	
	Wan Colden Triangle 8 Weight: 1,000.000000g Ouantity: 1	
	Self Pick-up Total Paid RM 361,771.05	
	16/07/2024 06:00:35 PM	
	슈 수 그 Home Buy Sell Wallet	

If you choose Self Pick-Up:

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

		⊥ 👂 ≡
~	Purchase History	A
	TO SHIP TO RECEIVE COMPLETED	
	24/07/2024 03:24:03 PM Wan Selamat Hari Raya 1 Gold Card Weight: 1.000000g Quantity 1	
	Self Pick-up Total Paid RM 81.05 CONFIRM RECEIVED	
	(が) な み ご Home Buy Sell Wallet	

3. Your order will be move to completed tab.

		1 👂 =
<	Purchase History	-
	TO SHIP TO RECEIVE COMPLETED	
	16/07/2024 06:03:00 PM	
	wan fangle 8 Golden Triangle 8 Weight: 1,000.000000g Quantity: 1	
	Self Pick-up Total Paid RM 361,771.05	
	16/07/2024 06:00:35 PM	
	(개) 속 수 그 Home Buy Sell Wallet	

6.3 Physical Gold Sell Request

To sell physical gold:

1. Click "New Entry" button.

~	Physical Gold Sell Request											
		FOR PAYMENT	⊘ PAID		© REJECTED							
					SEARCH							
					⊙ NEW ENTRY							
	Seller	Items	Submission Date	Total	Actions							
	wan (123456789)	1) 🚓 999.9 5g	09/08/2024	RM 1,725.55	Q DETAILS							
	wan (123456789)	1g 🌆 999.9	26/07/2024	RM 360.25	Q DETAILS							
				Ō								
			Home Buy Sell	Wallet								

2. Enter the information needed.

		C.		P		*	₽ ≡						
4	← Sell Physical Gold												
	Item Information Please fill the selling item details in the form below for your request.												
	Item Name *			Serial Number *		- 1							
	Category *		•	Submission Date(DD-MM-YYYY)									
	Weight O	/Gram(s)		Purity 999.9									
	Upload Image(s)												
		ن Home B	цу uy	⇔ ⊡ Sell Wallet									

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

				СС)				⊥ 👂 ≡
÷										^
		Augi	ust 20	24 🔻			<	>		
	Item Information	S	М	Т	W	Т	F	S		
	Please fill the selling item details in the form below						2	3		
	Item Name *	4	5	6	7	8	9	10		
		11	12	13	14	15	16	17		
	Category *	18	19	20	21	22	23	24	1M-YYYY)	
		25	26	27	28	29	30	31		
	Weight O Upload Image(s)		CEL			c	LEAR	ок		
		б	പ്പ് ome	لم Buy	,	€∂ Sell	Wall	et		

4. Click "SUBMIT" button.

			?			2	P =	
								*
<u></u>								
Click to upload Images								
Remark								
Remark								
					RESET			
	ជា	Ś	à	Ē.				
	Home	Buy	Sell	Wallet				

- 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.