INVEST ON THE GO WITH

ALL-IN-ONE

COOPERATIVE GUIDE V 0.3
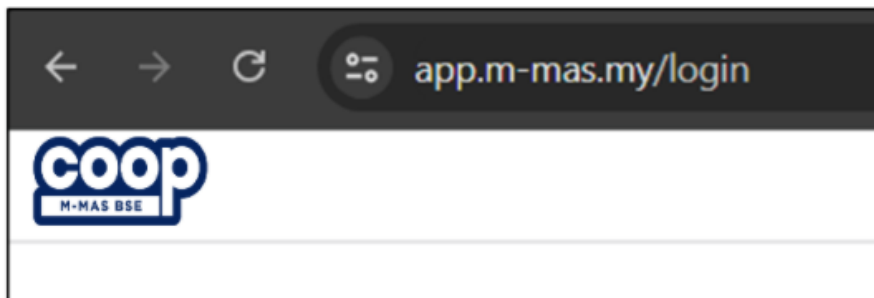
9th AUGUST 2024

Table of Contents

1.0 Cooperative Registration

The cooperative will handle registration separately from the system. They will send their information for registration purposes. After that, they will receive their credentials to access the system.
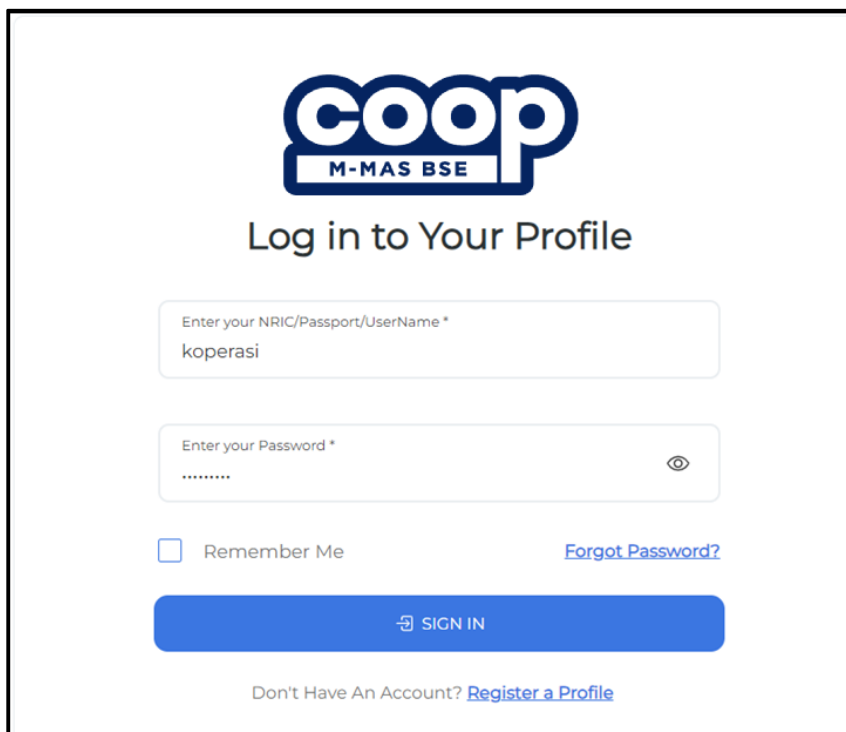
1.1 Login Your Account
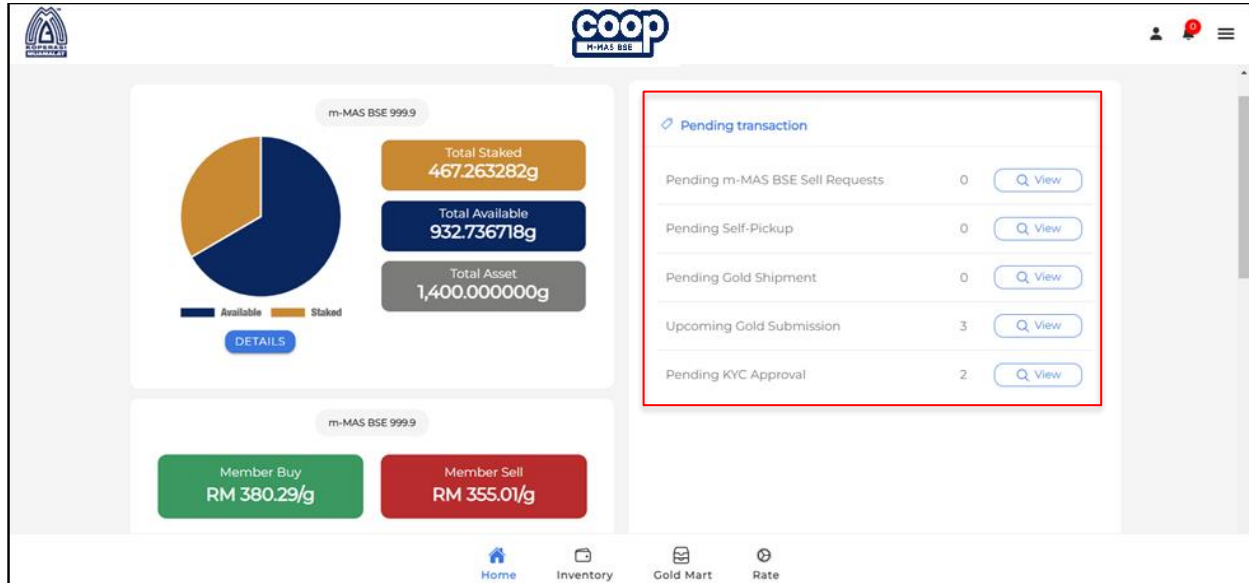
How to login into the system:
1. Browse app.m-mas.my/login

2. Enter your username or password and Click **SIGN IN** to enter the platform

1.2 Homepage

This section is for the cooperative to view how many pending verifications there are for all transactions made by the members.

Information that has been displayed on the homepage for cooperative:

| Name	Description
m-MAS BSE 999.9	Display a pie chart for the total of gold that have been staked in m-MAS BSE 999.9
m-MAS BSE 999.9 Price	Display a price that have been set by your cooperative for m-MAS BSE 999.9
Pending Transaction	A pending list of cooperative's approval or submission.
Gold Price	Display price for physical and m-MAS BSE that have been configure by your cooperative
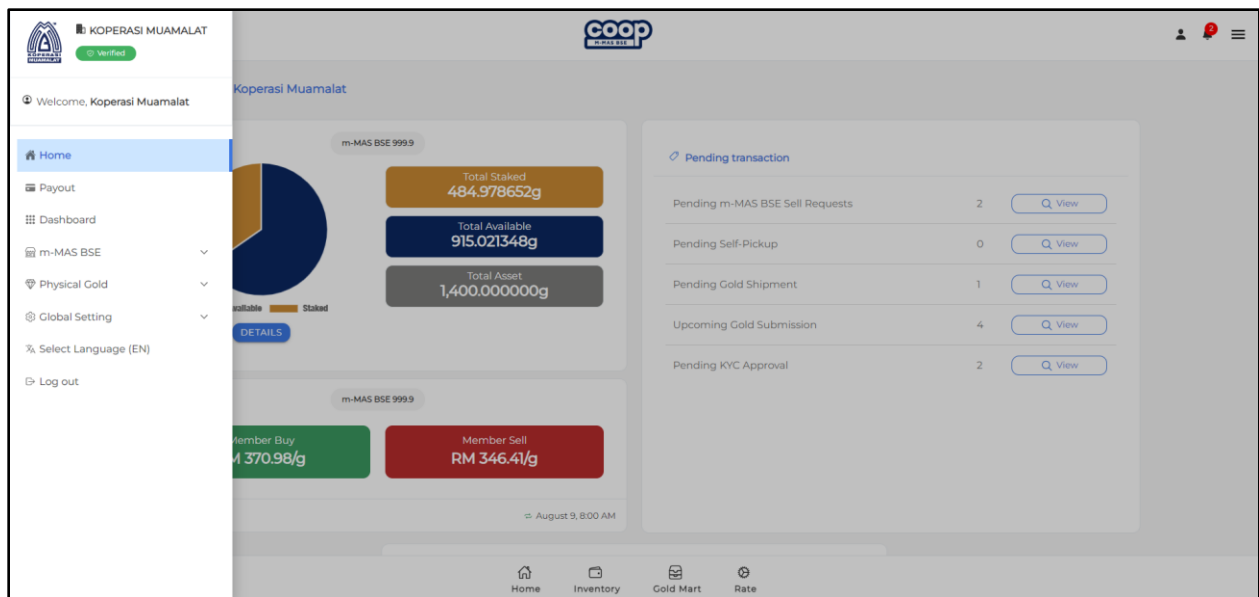
Menu navigation:

| Name	Description
Home	To overview your pending transaction or inventory
Dashboard	To view all the transaction that has been happened through the platform.
m-MAS BSE	The transaction that are focusing on m-MAS BSE only
Physical Gold	The transaction that are focusing on Physical Gold only.
Global Setting	Setting that can be made for suppliers, KYC field, or member's m-MAS BSE wallet.
Select Language	To change the platform language.
Logout	To sign out your account

1.3 Setup Profile

How to setup your profile:

1. Go to **Homepage** > **Profile.**
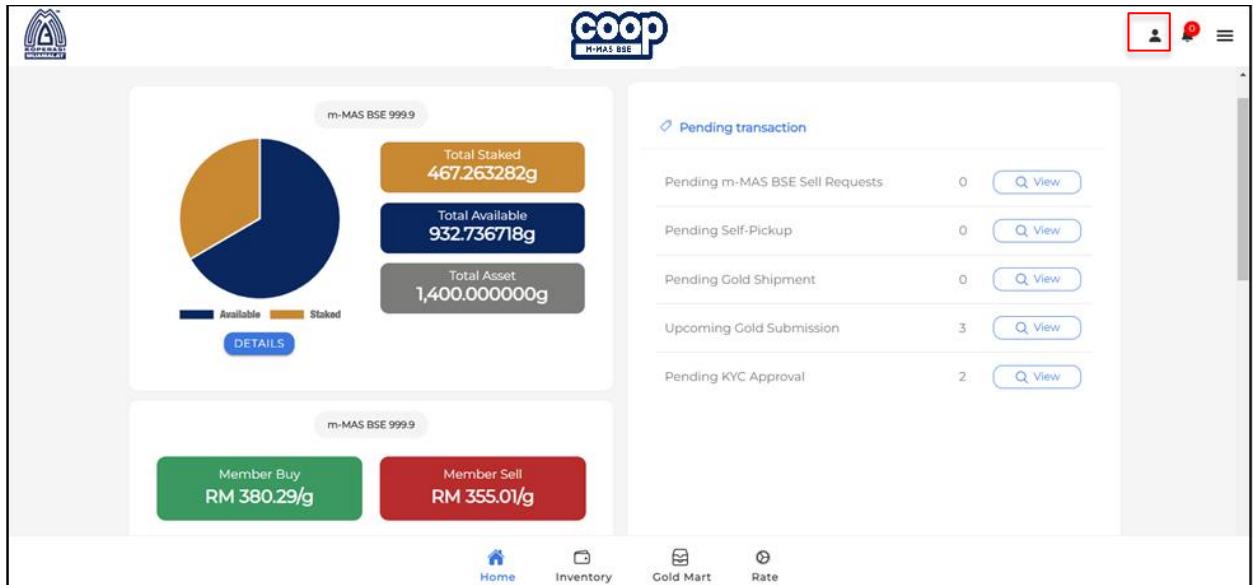
2. Fill all the required field and Click **Save Change** to update your profile
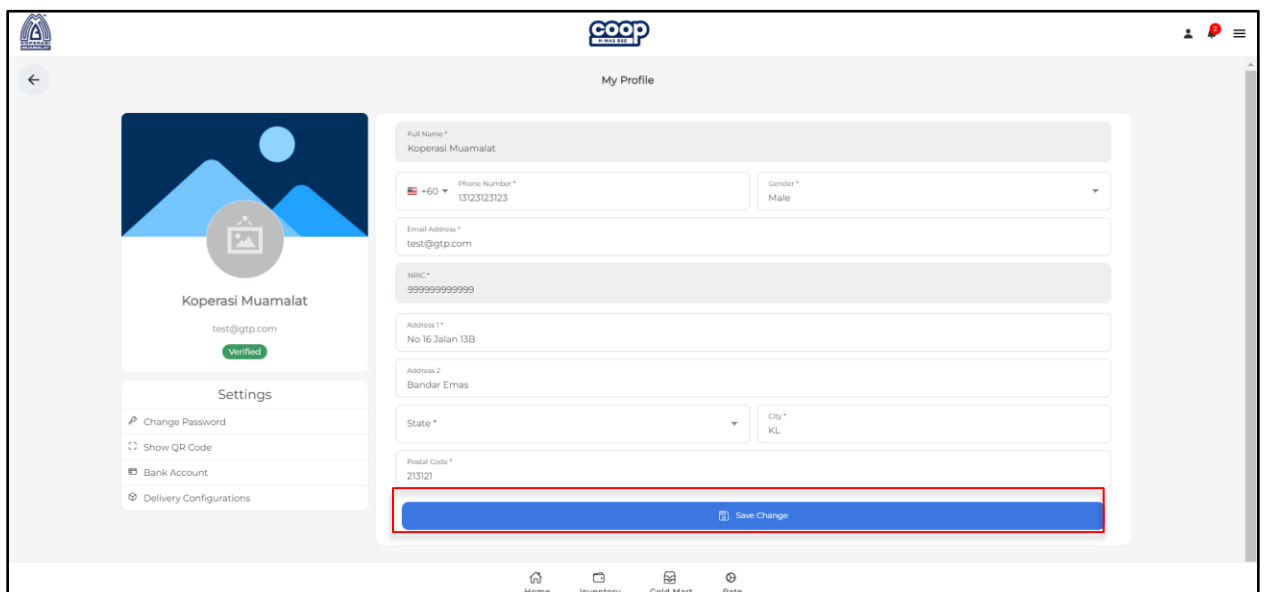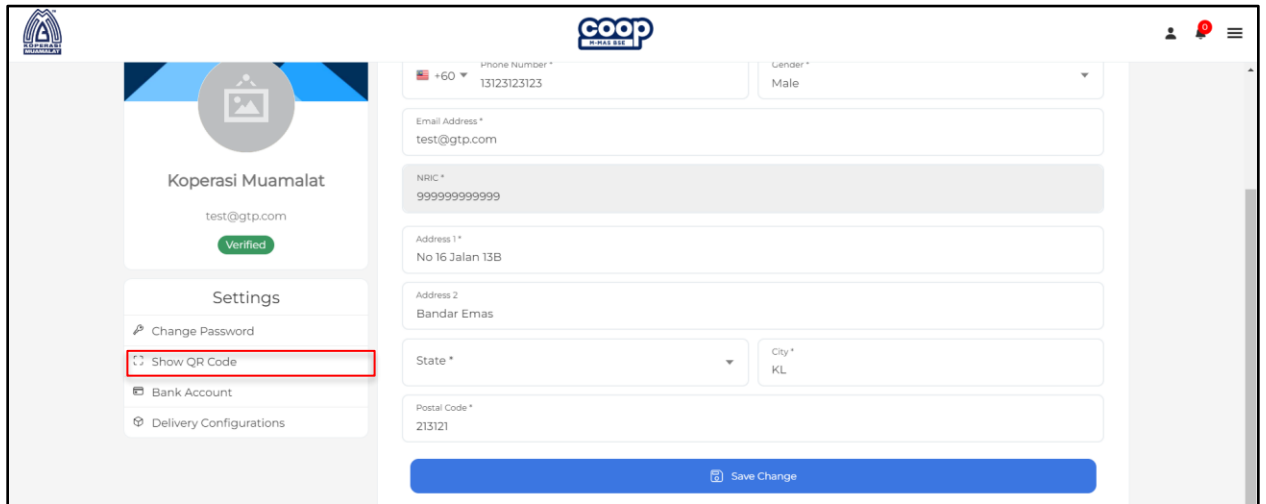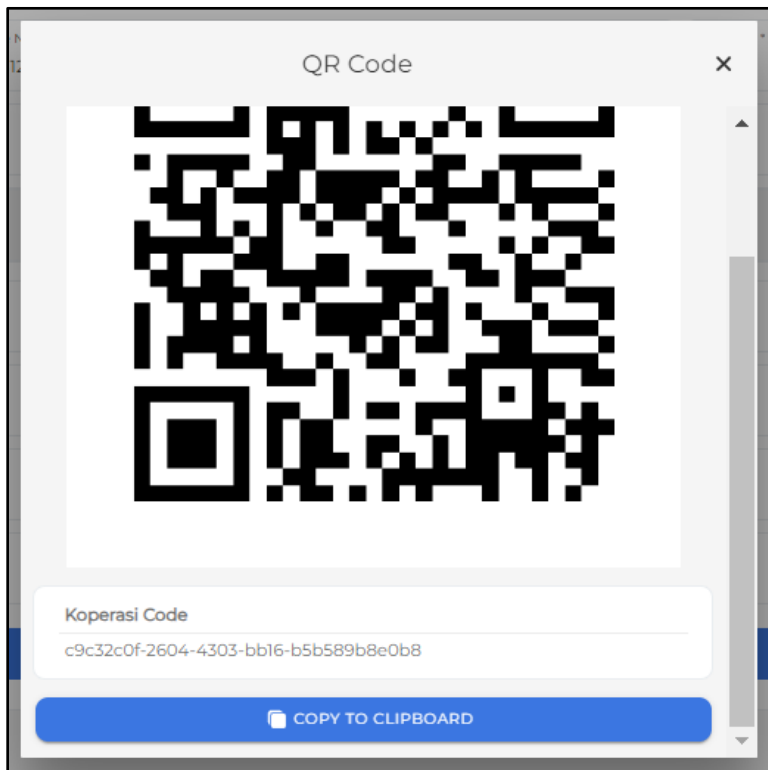

3. Your profile has been updated.

1.4 Share Your QR Code for New Members to Register

How to Share Your QR Code for New Members to Register:

1. Go to **Homepage** > **Profile > Settings > Show QR Code.**

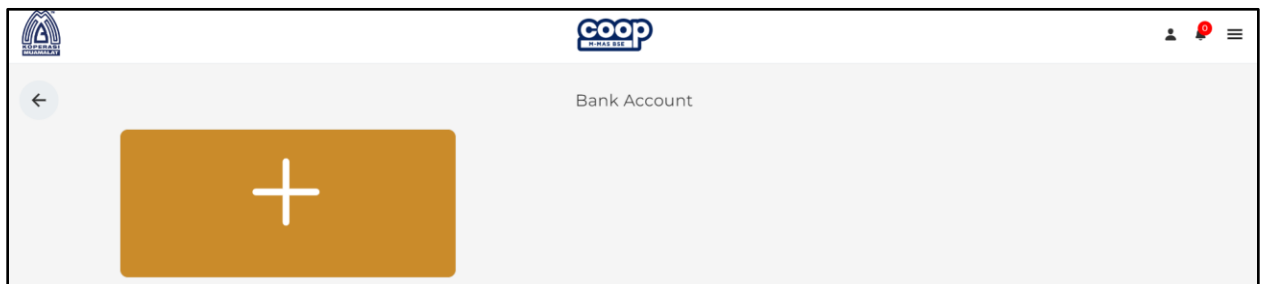2. You can download the QR Code or copy the code and share it with your members.

1.5 Setup Your Bank Account Details

How to setup your bank account details for payout purposes:
1. Go to **Homepage** > **Profile > Settings > Bank Account.**

2. Click on "+" symbol to add your bank details

3. Fill all the fields and click **Save**

Note: Make sure you click "default" to set it as your main account. You can have multiple bank accounts, but the account set as default will be your main account for payout purposes

1.6 Setup Your Delivery Methods

How to setup your delivery methods for member purchasing physical gold:
1. Go to **Homepage** > **Profile > Settings > Delivery Configuration.**

2. Tick the type of delivery that you want to enable for members when they are purchasing your listed physical gold in gold mar. Click **Submit** to save your delivery configurations.

No	Item	Description
1	Koperasi's Own Delivery	You will ship the members' products to their locations and can charge them per kilogram of the items.
2	Self-Pickup	This method will allow the member to pick up their items at your location.
3	Remarks	You can add special instructions or any remarks to display for members if they choose this option.

2.0 m-MAS BSE
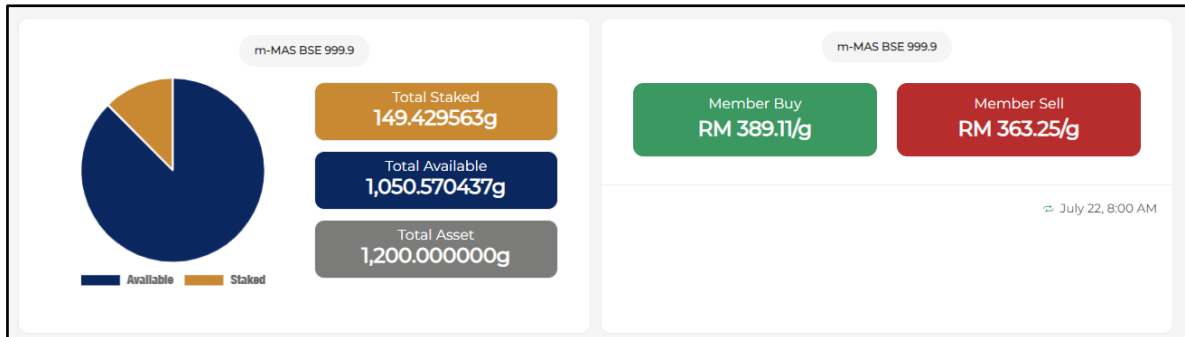
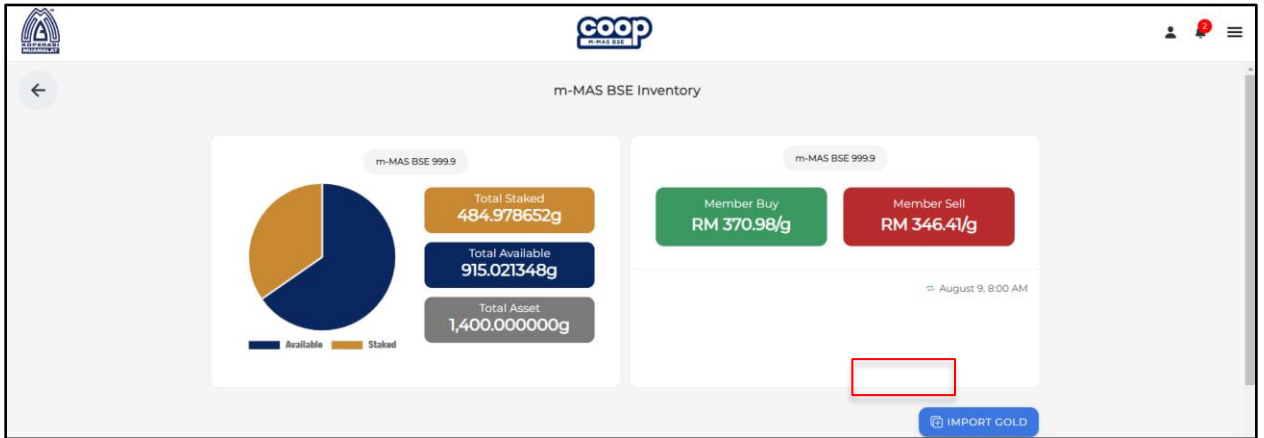| Title	Description
Total Staked	Amount that has been staked by members
Total Available	Amount that is available to be staked by members
Total Asset	Total gold listed for m-MAS BSE 999.9

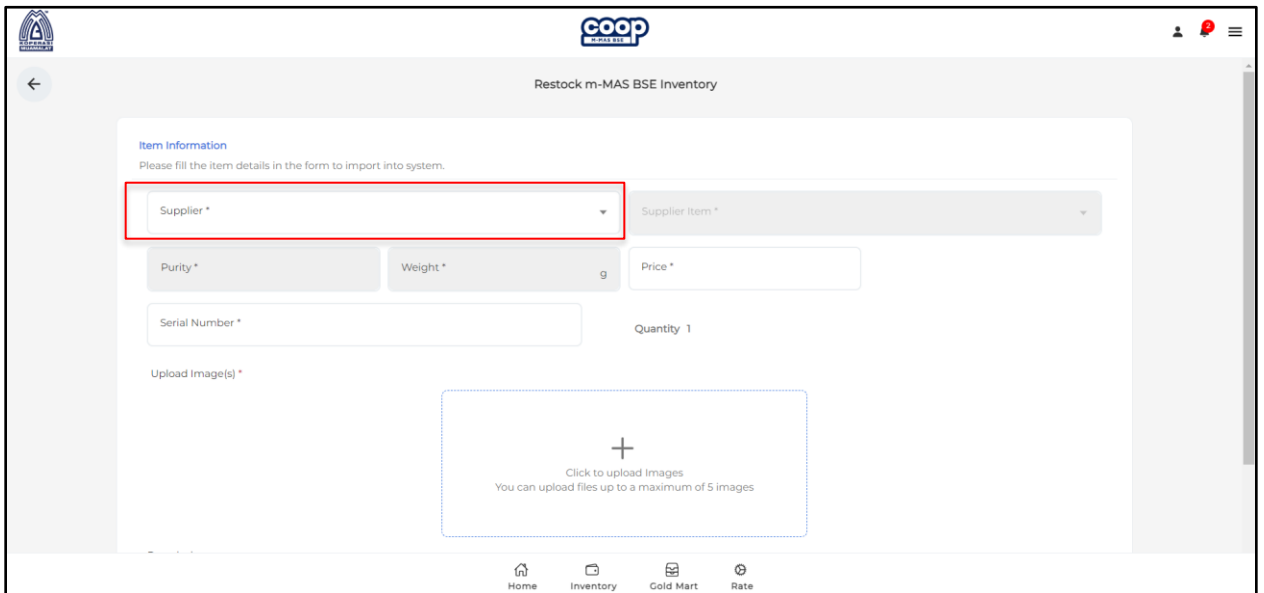## 2.1 m-MAS BSE Inventory

To import your gold:
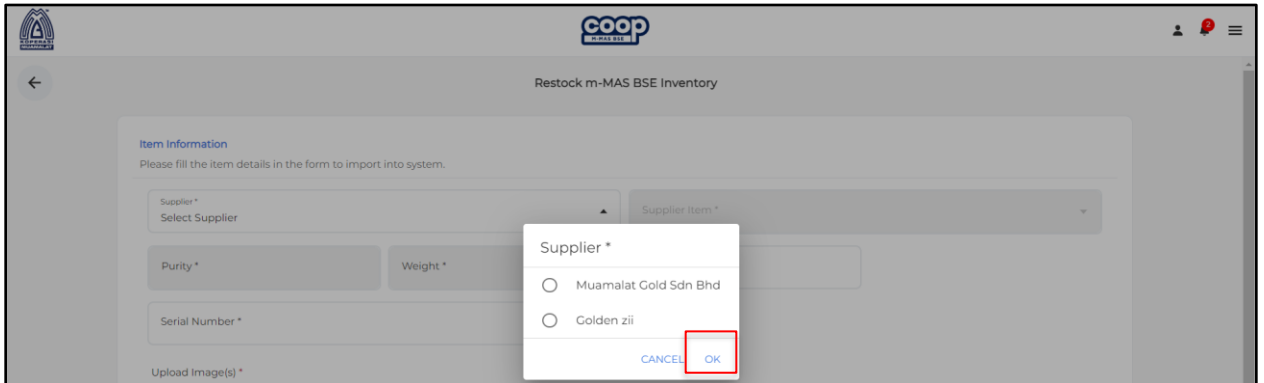1. Go to **menu navigation > m-MAS BSE > m-MAS BSE Inventory.**
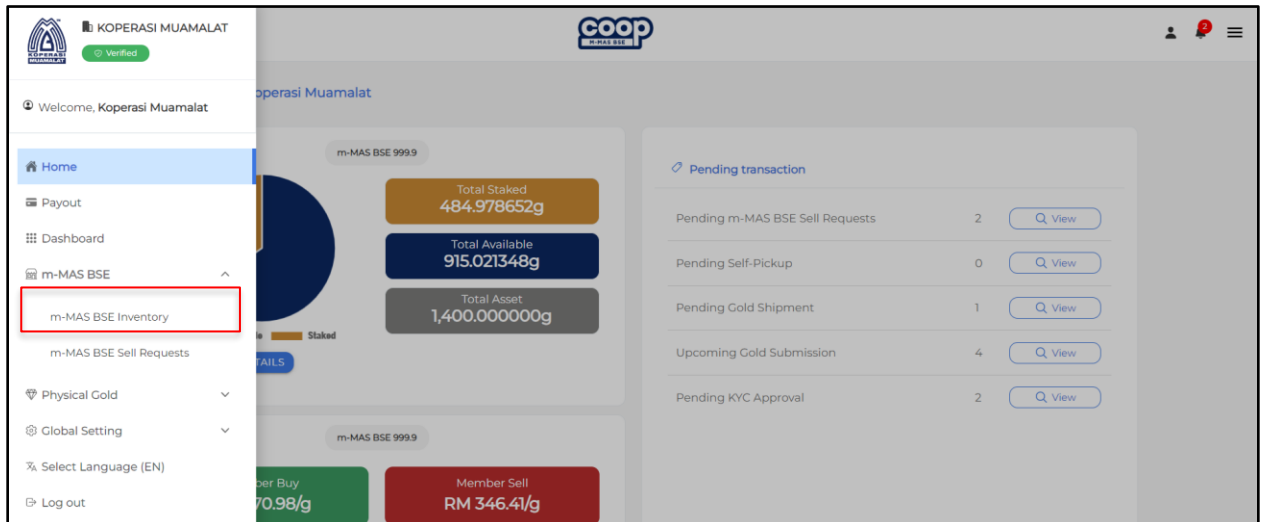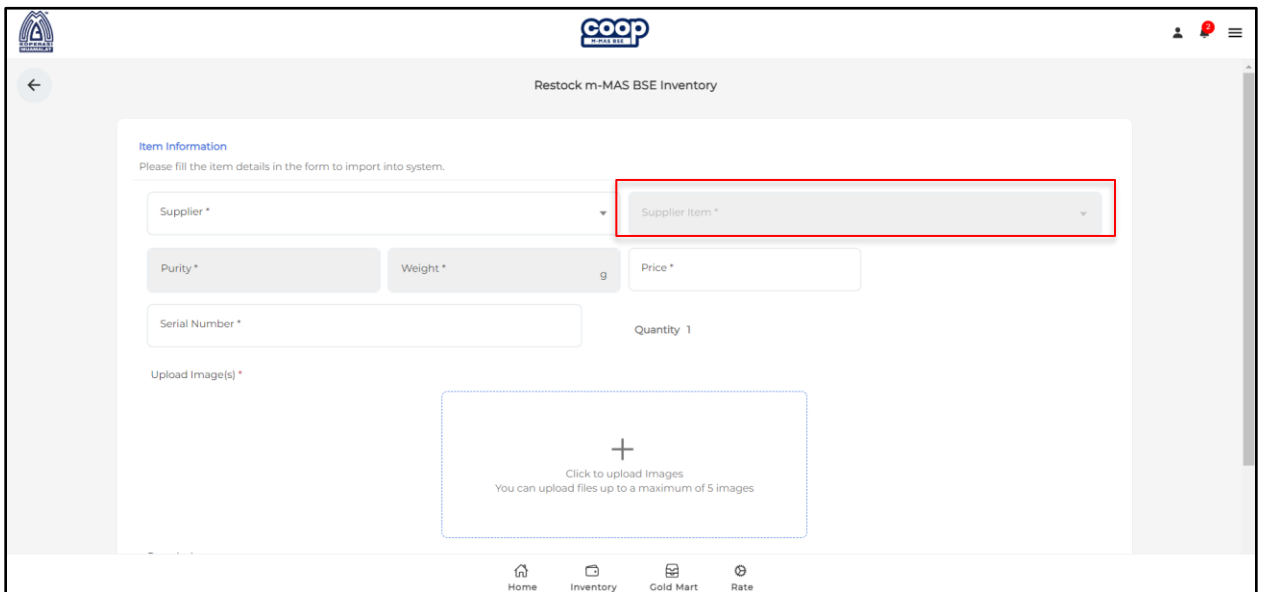
2. Click '**Import Gold**'

3. Click '**Supplier**'
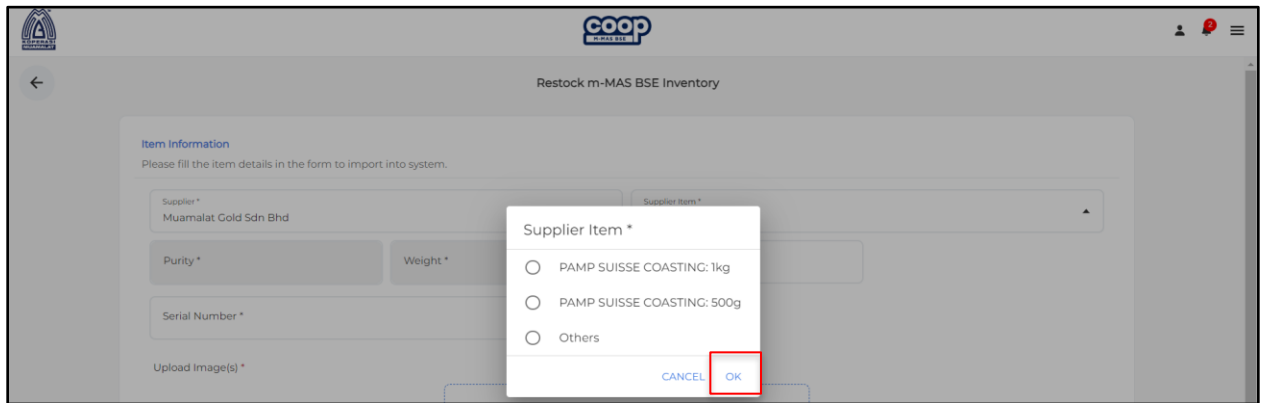

Note: Refer **4.3.3** to view how to register your supplier

4. Choose preferred supplier and click '**OK**'

5. Click '**Supplier Item**'.

6. Choose your preferred supplier's item and click '**OK**'.

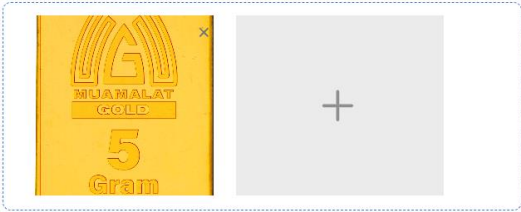7. Item price will be displayed but you can edit it based on your preferred.
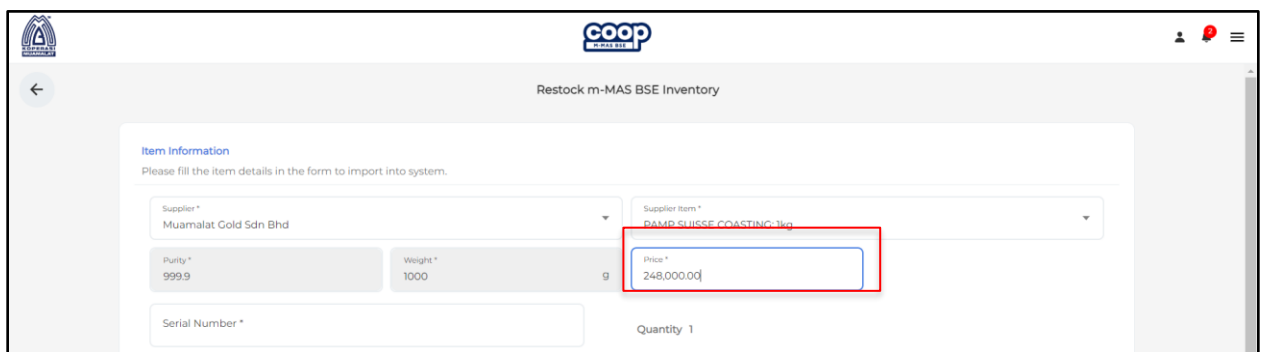
8. Enter item's serial number.
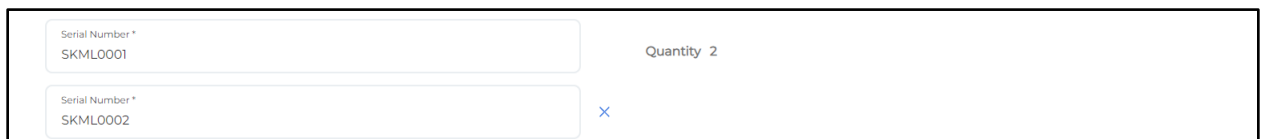
Note: you can enter multiple serial numbers by pressing **the Enter** button on your keyboard. The quantity will increase simultaneously.
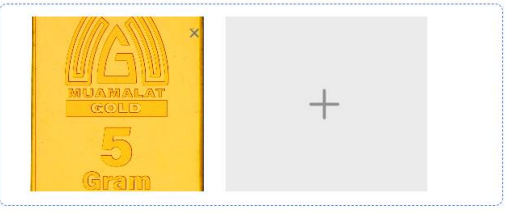
9. Upload item's images.

10. Fill item's description if have any.

11. Click **Reset** to erase all the filled field

12. Click **Submit** to display your item in m-MAS BSE Inventory.
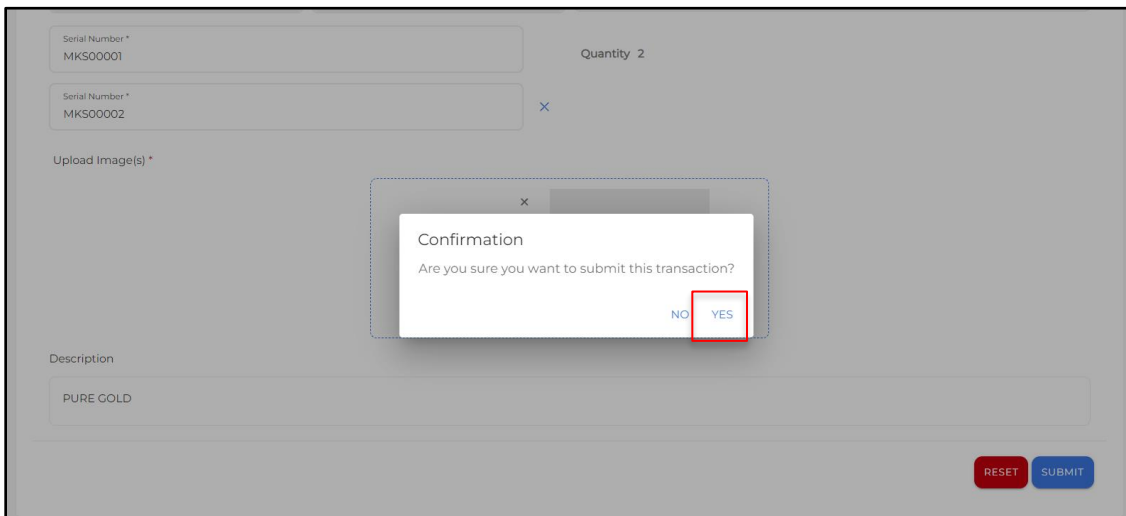
13. Click **Yes** on the confirmation message.

14. Your item has been listed in the m-MAS BSE Inventory.

Physical Gold Serial No.	Staking Percentage	Gram	Actions
123456789 (100g)	99.73%	99.725078 / 100.000000	☑ DETAILS
111111 (100g)	43.70%	43.704485 / 100.000000	☑ DETAILS
GT-23809570 (1,000g)	0.60%	6.000000 / 1,000.000000	☑ DETAILS
MKS00001 (100g)	0.00%	0.000000 / 100.000000	☑ DETAILS
MKS00002 (100g)	0.00%	0.000000 / 100.000000	☑ DETAILS

15. Click "**Details**" to view the staking details.

Physical Gold Serial No.	Staking Percentage	Gram	Actions
123456789 (100g)	99.73%	99.725078 / 100.000000	☑ DETAILS
111111 (100g)	43.70%	43.704485 / 100.000000	☑ DETAILS
GT-23809570 (1,000g)	0.60%	6.000000 / 1,000.000000	☑ DETAILS
MKS00001 (100g)	0.00%	0.000000 / 100.000000	☑ DETAILS
MKS00002 (100g)	0.00%	0.000000 / 100.000000	☑ DETAILS

16. You can see the "**Gold Information**" and "**Staking Balance**".

Staking details

ⓘ **Gold Information**
The physical gold details.

🔢 Serial Number: **123456789**
📦 Gold Weight: **100.000000g**

🗂 **Staking Balance**
To view the current status of this staked gold

99.73%
99.725078g / 100.000000g

17. At the bottom you can see the staking holder in the holder tab

	HOLDER	HISTORY			

⤳ Staking Holder
To display all staked related to this gold product

Date	Transaction Number	Name (NRIC)	Gram	Stake Value
20/07/2024	USA0002099, BDRCPTA0001980, BDRCPTA0001982, BDRCPTA0001966, USA0002001	Arif Zaki Hairullah (891218146287)	9.328329g / 100.000000g	RM 3,388.52
16/07/2024	UTRCPTA0002053, UTRCPTA0002076, USA0002049	Al Fu'At (991019010258)	4.725078g / 100.000000g	RM 1,716.38
12/07/2024	UTA0002075, USA0001964, BDRCPTA0002010, BDRCPTA0001970, UTA0002052	wan (123456789)	6.727108g / 100.000000g	RM 2,443.62
08/07/2024	USA0001996, UTRCPTA0001998	Naim Ismet (031019010258)	78.667808g / 100.000000g	RM 28,576.08
02/07/2024	BDRCPTA0001946, USA0001953	Mohd Marzuki Yasoa (730515035793)	0.276755g / 100.000000g	RM 100.53

18. You can see the staking history in the history tab.

	HOLDER	HISTORY			

⤳ Staking History
To display all staked histories related to this gold product

Date	Transaction Number	Name (NRIC)	Gram	Unit Price	Transaction Price
17/07/2024	USRCPTA0002103	Arif Kamaruddin (891218146289)	-0.274922g / 100.000000g	RM 370.93	RM 300.00
17/07/2024	BDRCPTA0002101	Arif Kamaruddin (891218146289)	0.274922g / 100.000000g	RM 378.05	RM 7,561.00
16/07/2024	UTRCPTA0002076	wan (123456789) ↓ Al Fu'At (991019010258)	1.000000g / 100.000000g		
16/07/2024	USRCPTA0002072	Arif Bin Kamaruddin (891218146283)	-0.274922g / 100.000000g	RM 363.74	RM 363.74
16/07/2024	BDRCPTA0002060	Arif Bin Kamaruddin (891218146283)	0.274922g / 100.000000g	RM 389.64	RM 389.64
16/07/2024	USRCPTA0002057	Al Fu'At (991019010258)	-0.274922g / 100.000000g	RM 363.74	RM 100.00

Note: red indicator means the member have sold their m-MAS BSE, green indicator means the member have bought the m-MAS BSE, and the orange indicator means the member have transferred their m-MAS BSE to among themselves.

2.2 m-MAS BSE Sell Request

Member request to sell their m-MAS BSE:
1. Go to **menu navigation > m-MAS BSE > m-MAS BSE Sell Request.**
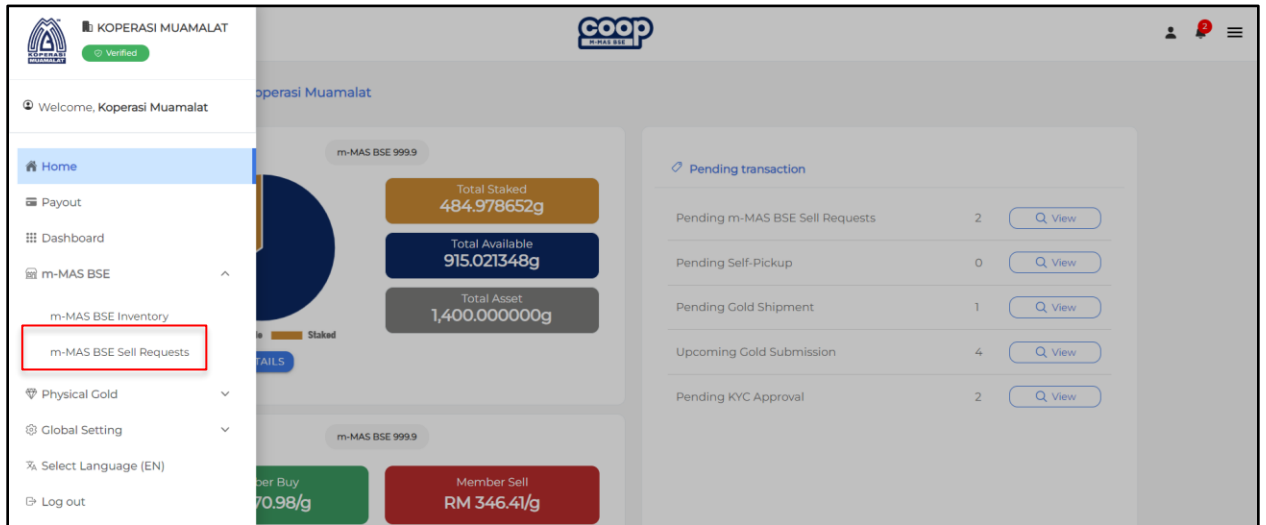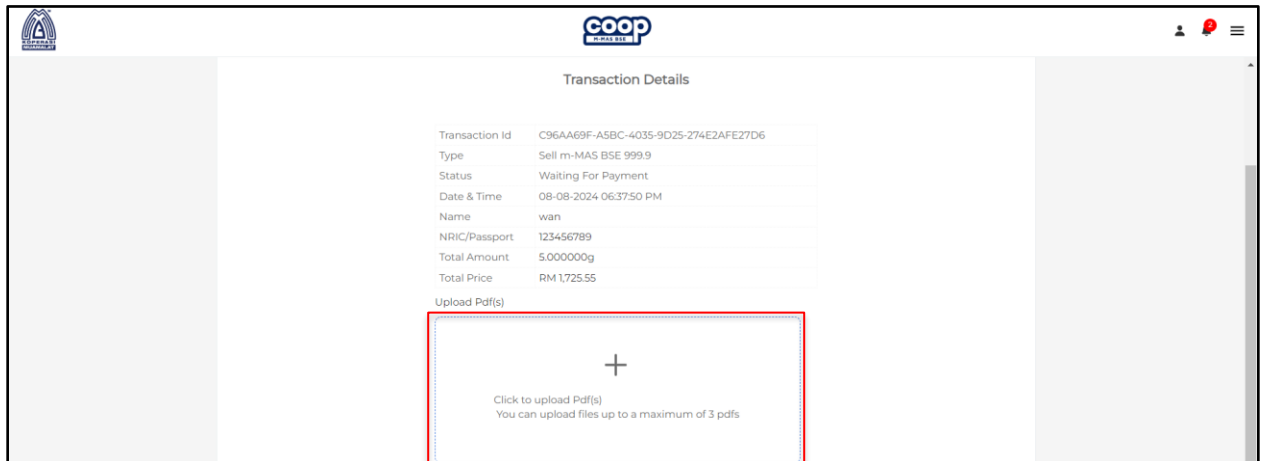

2. Go to **Waiting for Payment** tab and Click **Details** to view the transaction details
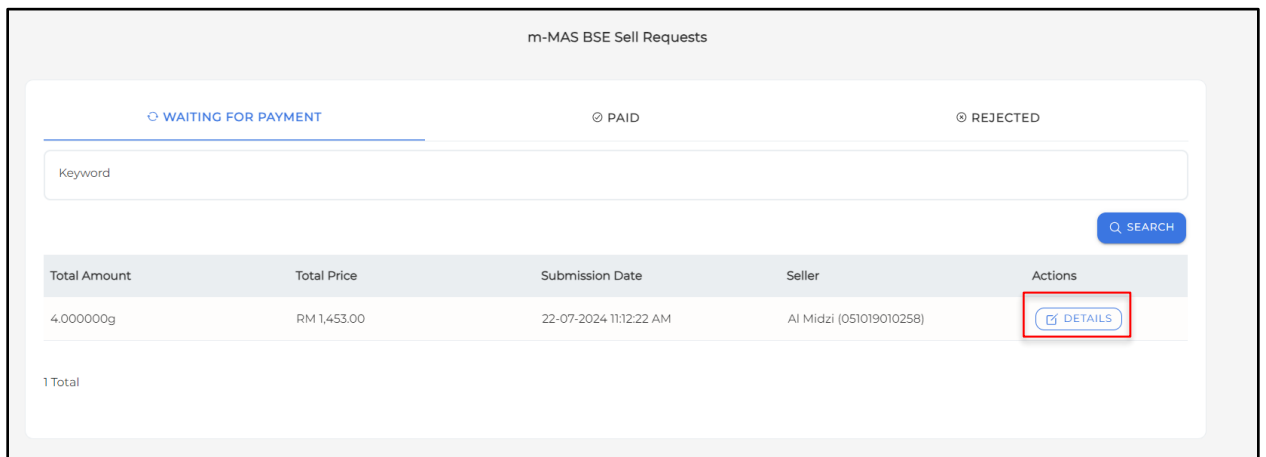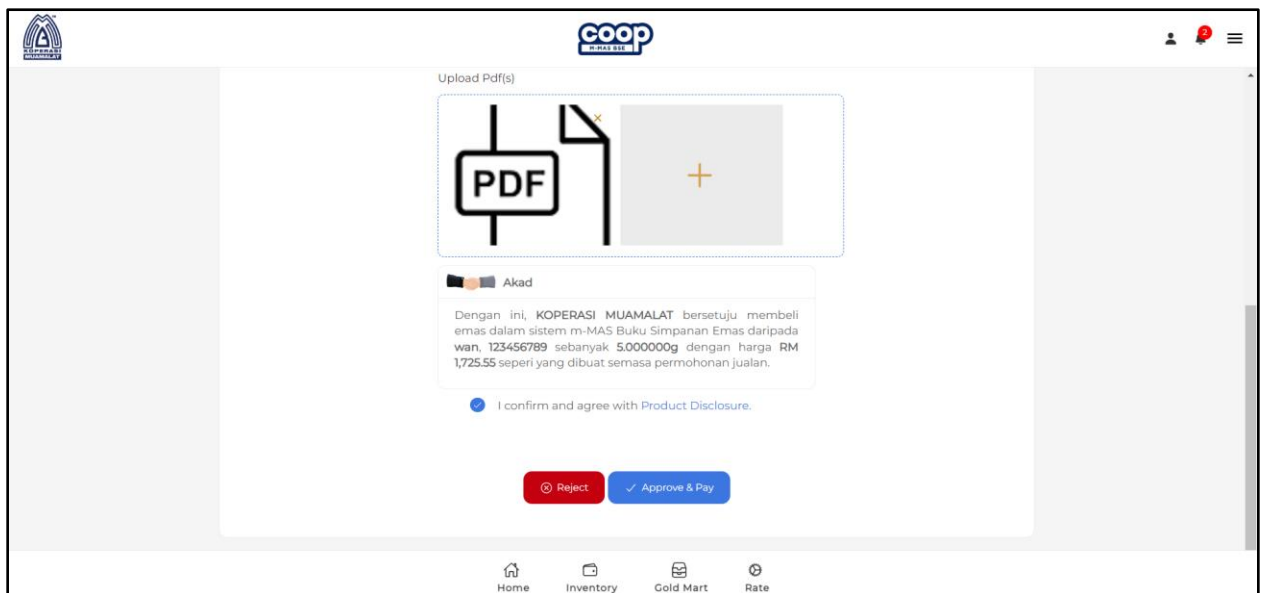
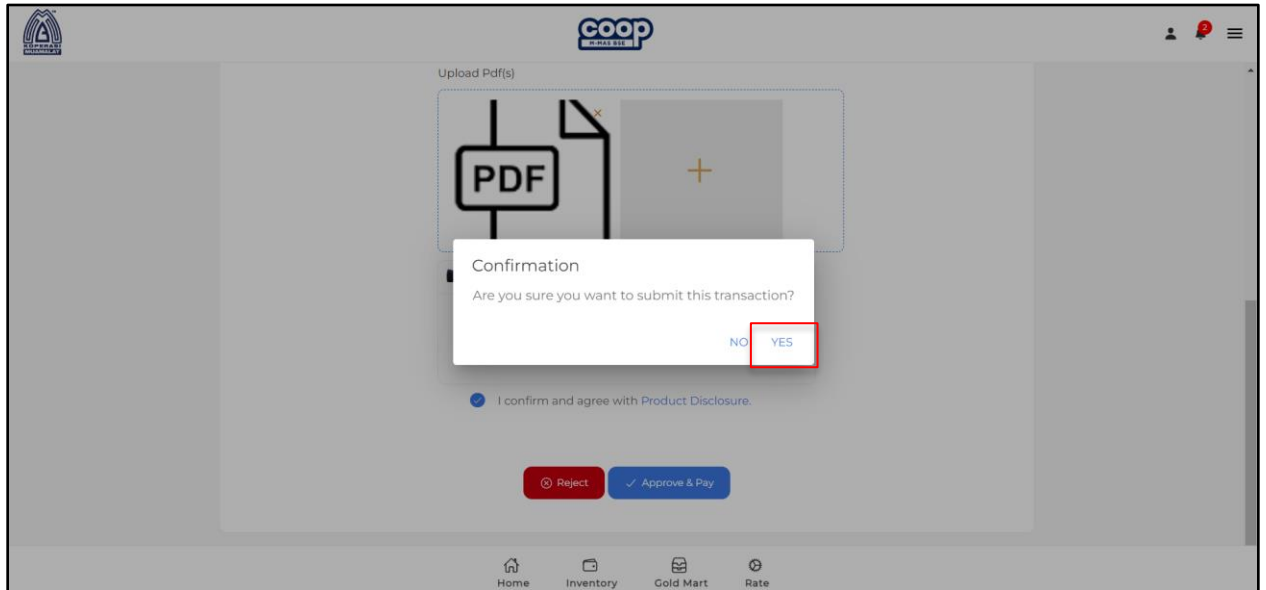3. Upload the proof of payment.
   Note: This upload function is to show the user that the payment has been made. Please make the payment first before approving any transaction and upload the receipt here.
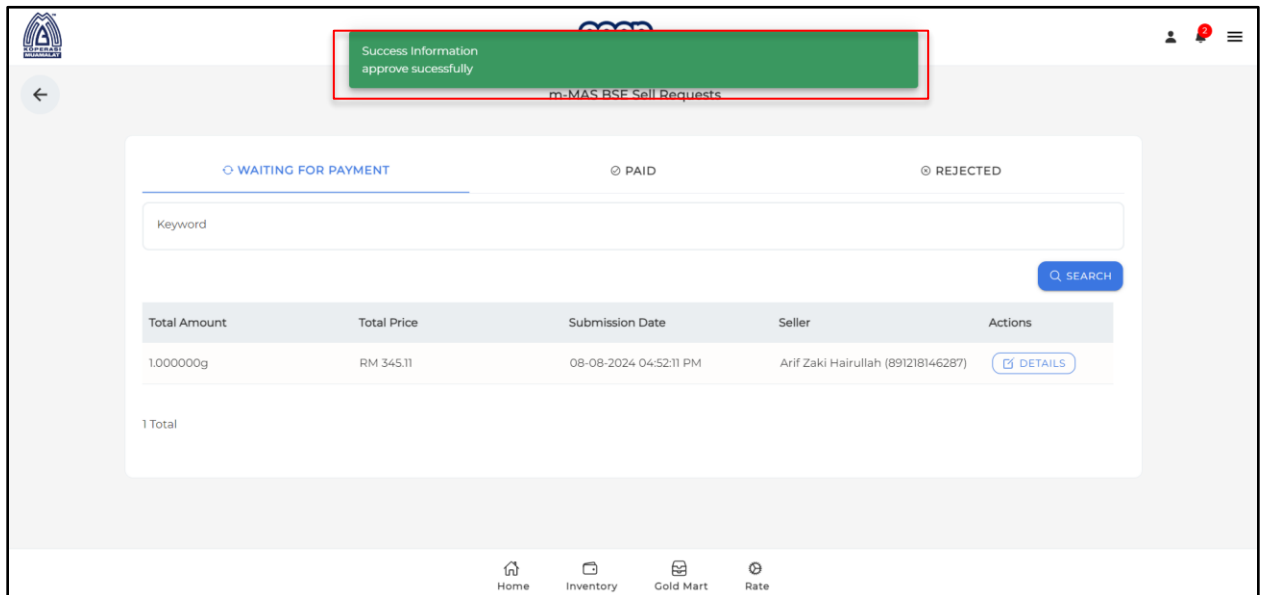

4. Click on **'Approve and Pay'**

5. Click **Yes** in confirmation message.

6. You have successfully approved the member's sell request.

7. The percentage of the staked gold will be updated based on quantity of grammage or amount of gold that has been sold by members.

8. If you have paid the member, the request will be moved to **Paid Tab** and Click **Details** to view the request details
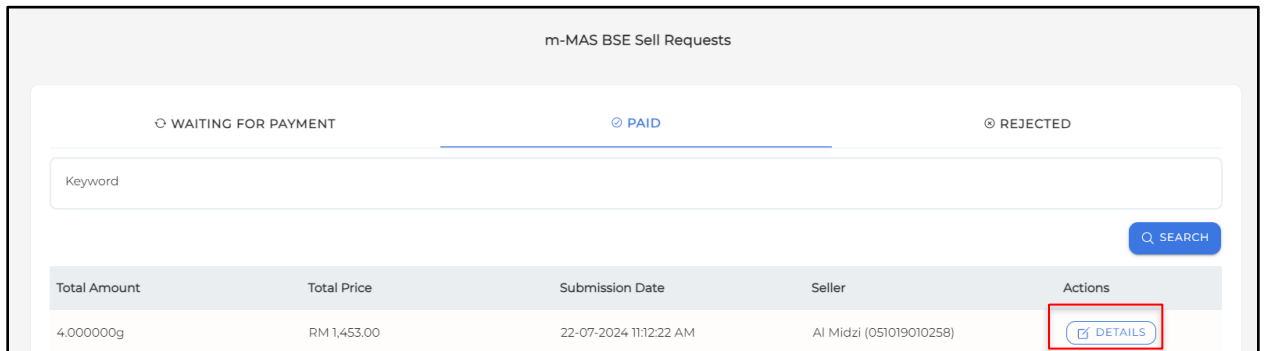
9. Click **View Receipt** to view the payment receipt.
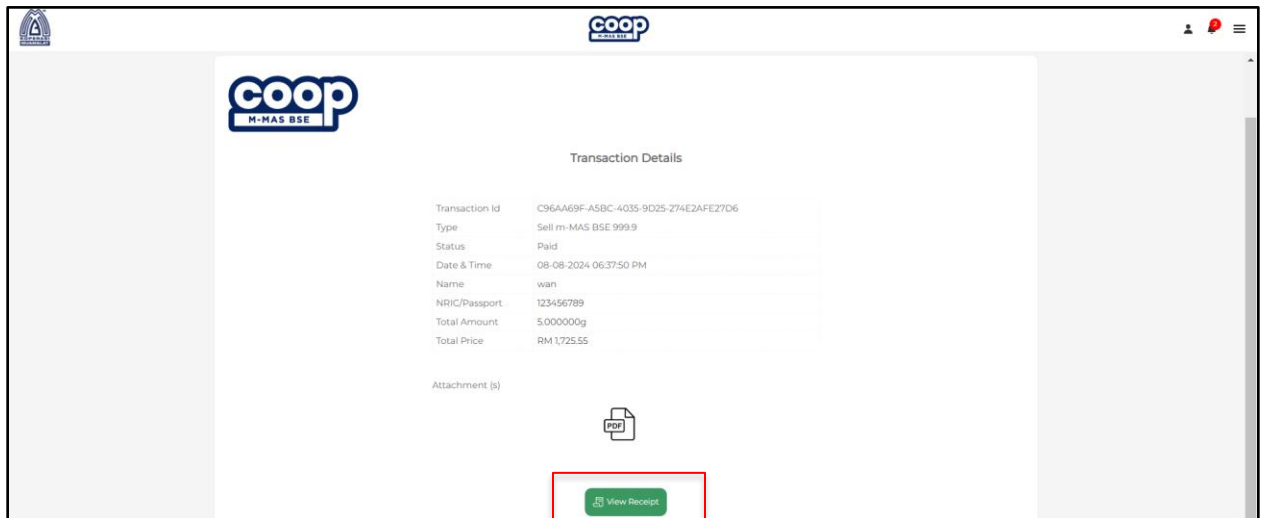
10. You can download the receipt for future use.

COOP
M-MAS BSE

Your transaction is successful.

coop
M-MAS BSE

KOPERASI
MUAMALAT

PAYMENT RECEIPT
RESIT PEMBAYARAN

Receipt No. No. Resit	USA0003221
Date & Time Tarikh & Masa	08-08-2024 06:37:50 PM
Name Nama	wan
NRIC/Passport No.	123456789
Transaction Type Jenis Transaksi	Sell m-MAS BSE 999.9
Serial Number Nombor Siri	123456789

Product Information Item/Produk	Weight Berat (g)	Price Nilai (RM)
Gold Bar - Gold SN: 123456789 - Trans No: USA0003221 - Price: @ 369.58	5.000000	RM 1,725.55
Total Payment Jumlah Bayaran		RM 1,725.55

-This receipt is a computer printout and does not require a signature-
-Resit ini adalah cetakan komputer dan tidak memerlukan tandatangan-

Download Receipt   Ok

3.0 Physical Gold

3.1 Gold Mart

To import your gold:
1. Go to **menu navigation > Physical Gold > Gold Mart.**

2. Click **Import Gold**

3. Click **Supplier**

Note: Refer **4.3.3** to view how to register your supplier

4. Choose preferred supplier and click **OK**

5. Click **Supplier Item**.

6. Choose your preferred supplier's item and click **OK**.

7. Item price will be displayed but you can edit it based on your preferred.

8. You can enter the cost for workmanship in this field.
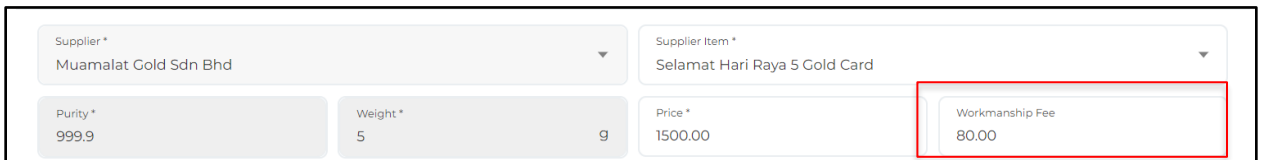
Note: This fee will be charged to members if they want to redeem their m-MAS BSE into physical gold.

9. Enter item's serial number.
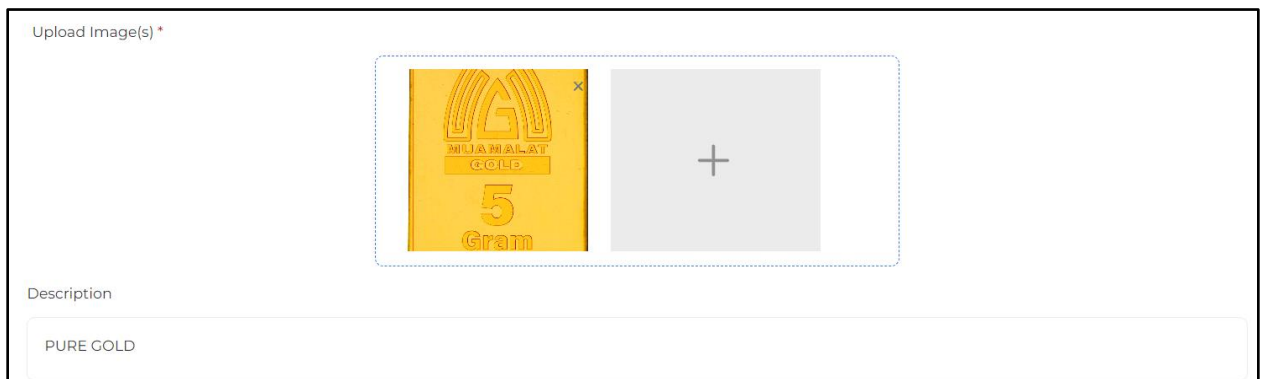
| Serial Number *
SBG009090 | Quantity 2 |
| Serial Number *
SBG009091 | ✕ |

Note: you can enter multiple serial numbers by pressing '**Enter**' button on your keyboard. The quantity will increase simultaneously.

10. Upload item's images and Fill item's description if have any.

Upload Image(s) *
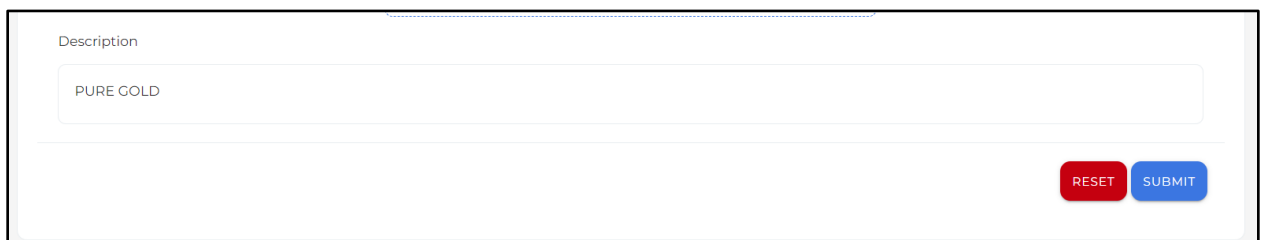
Description

PURE GOLD

11. Click **Reset** to erase all the filled fields or Click **Submit** to display your item in Gold Mart.

Description

PURE GOLD

RESET   SUBMIT

12. Click **Yes** on the confirmation message.
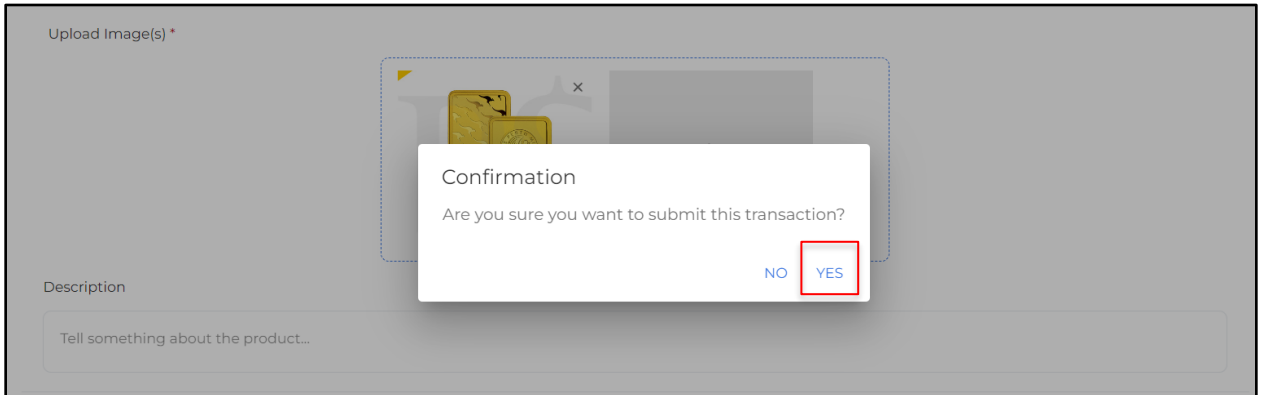
13. Your item has been listed in the gold mart.
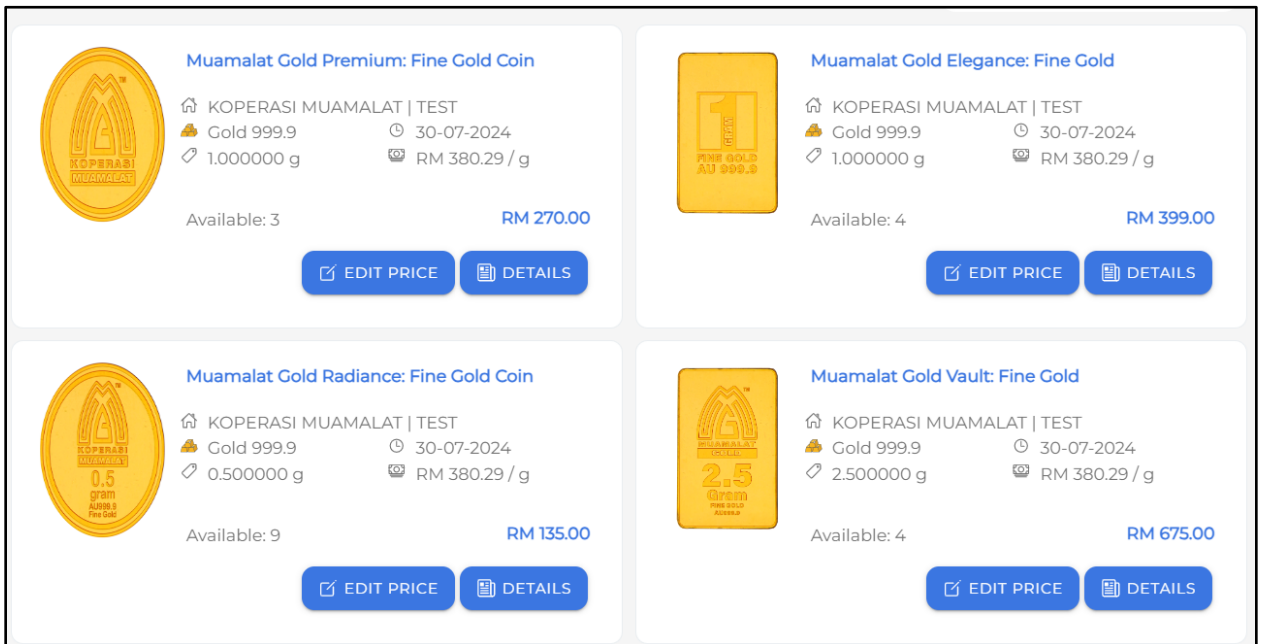
To edit your gold price:
1. Choose the listed gold in the Gold Mart and Click **Edit Price**
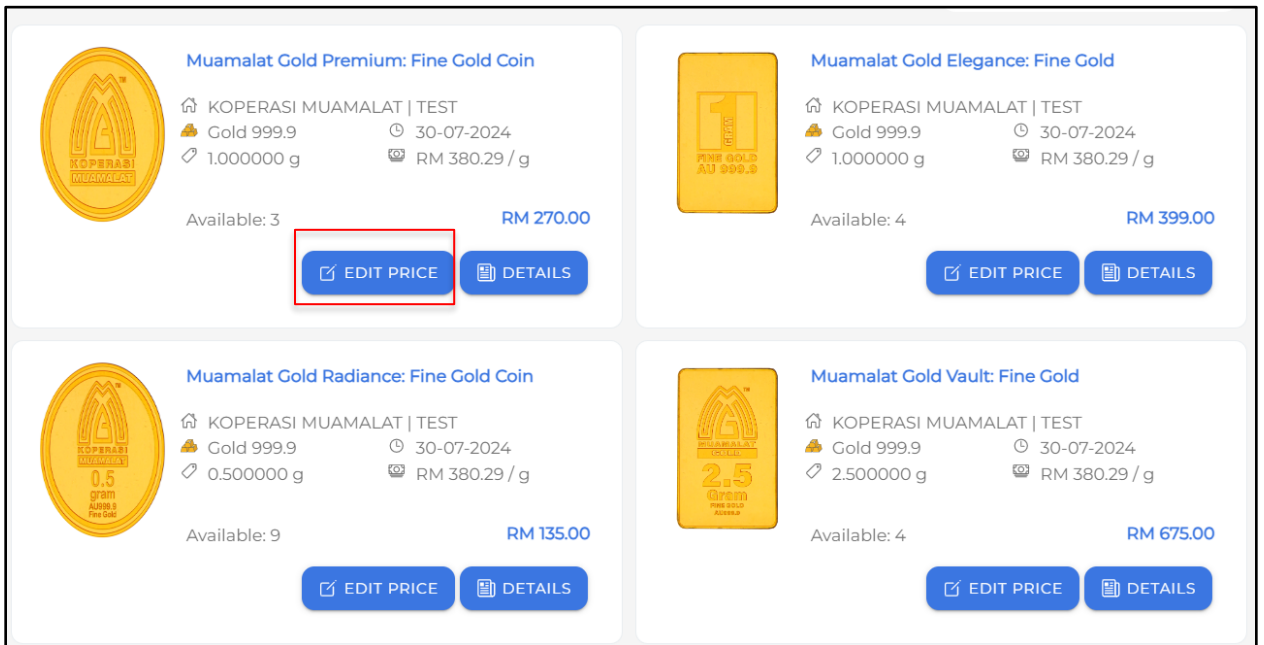
2. Enter the new price and click **Save**.
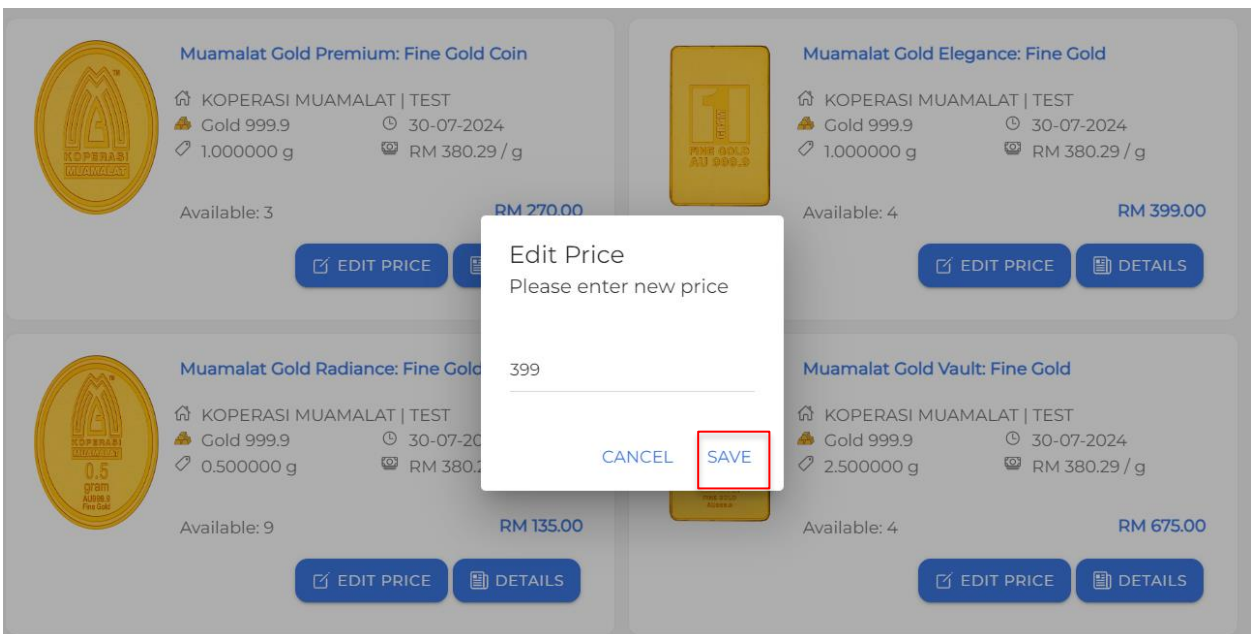
3. Click **Proceed**
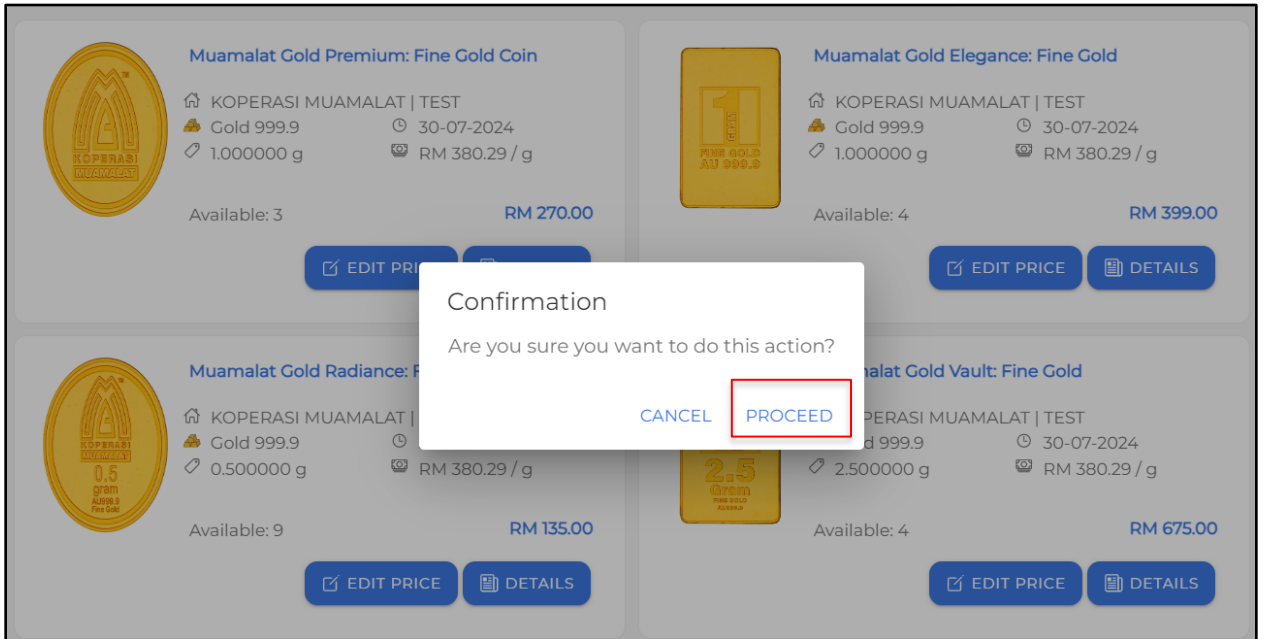
4. Your physical gold price has been updated
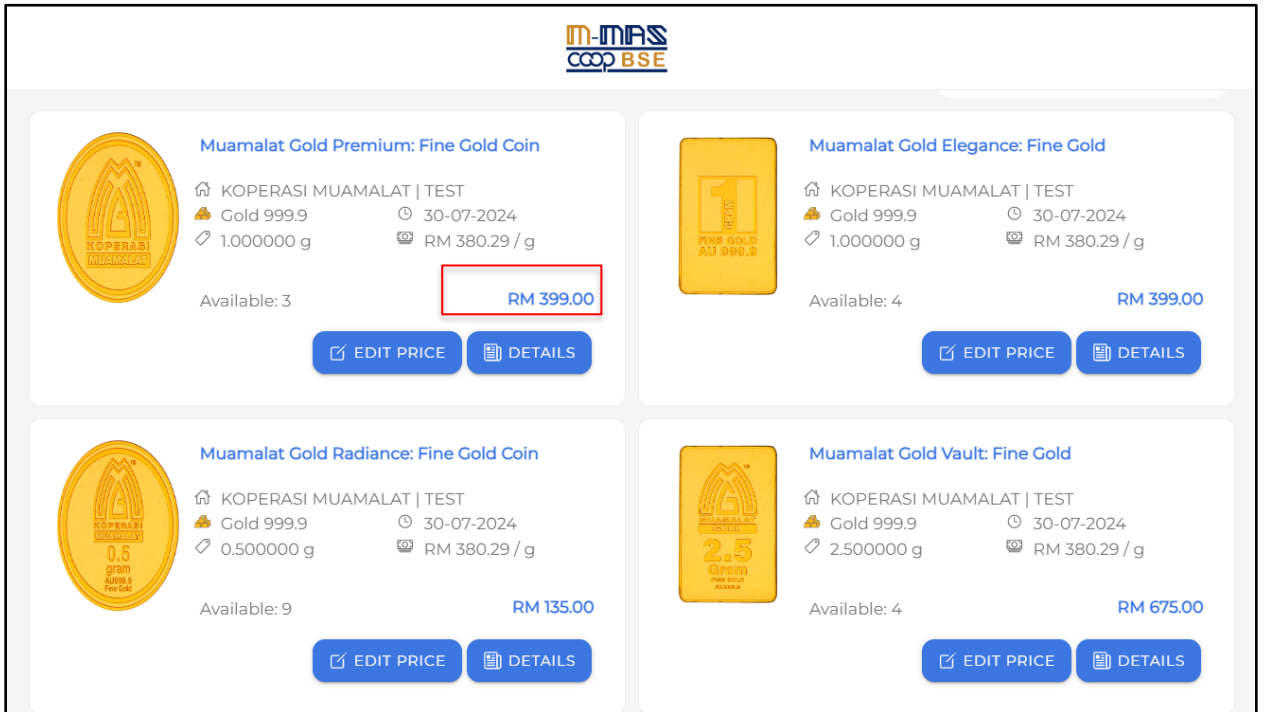
To remove your listed physical gold:

1. Choose the listed gold in the Gold Mart and Click **Details**

2. Choose the physical gold item with correct serial number and click **Remove**.

Note: If a product has only one serial number and you remove it, the product will be removed from the Gold Mart. However, if a product has multiple serial numbers and you remove one, the product will remain in the Gold Mart, but the specific item with the removed serial number will no longer be available.

3. Your physical gold has been removed.

To edit your workmanship fee for physical gold:

1. Choose the listed gold in the Gold Mart and Click **Details**

2. Click **Edit Workmanship** button

3. Enter the new amount for Workmanship Fee and click **Save.**
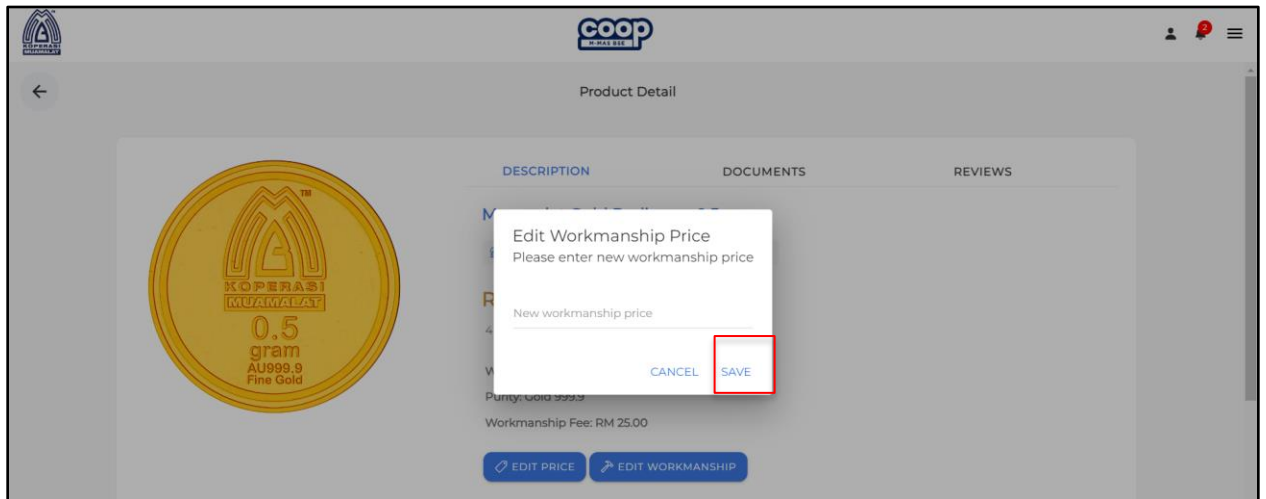
4. Click **Proceed** to continue
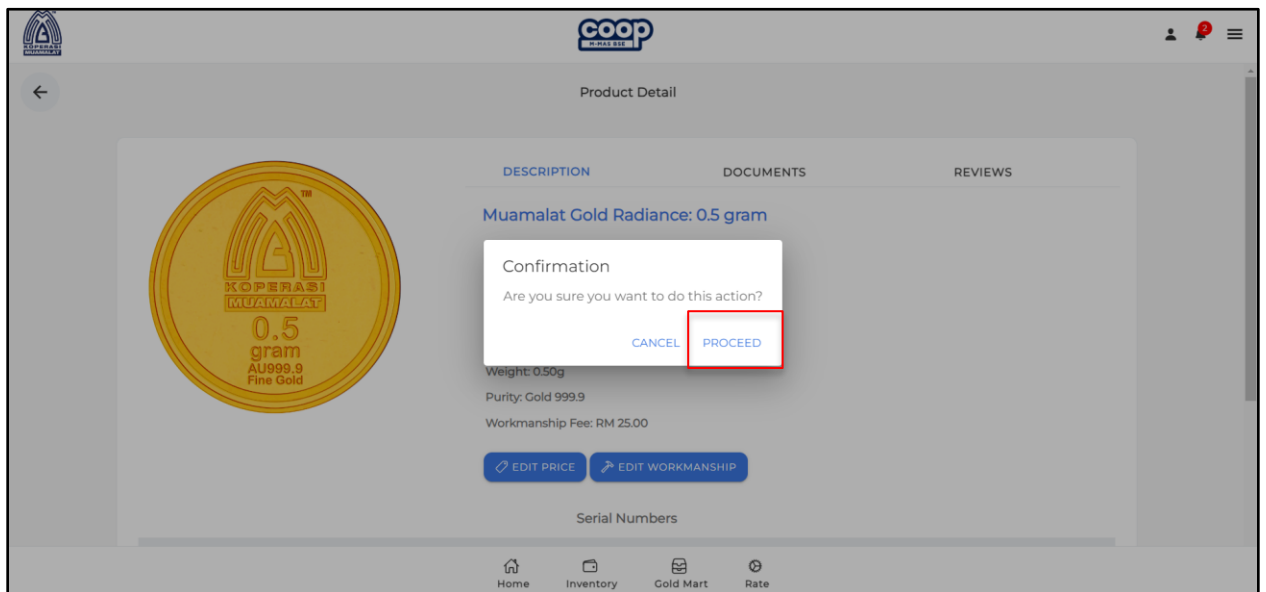
3.2 Purchase History

If member choose for delivery:

1. Go to **Menu Navigation > Physical Gold > Fulfilment Management > to Ship.**
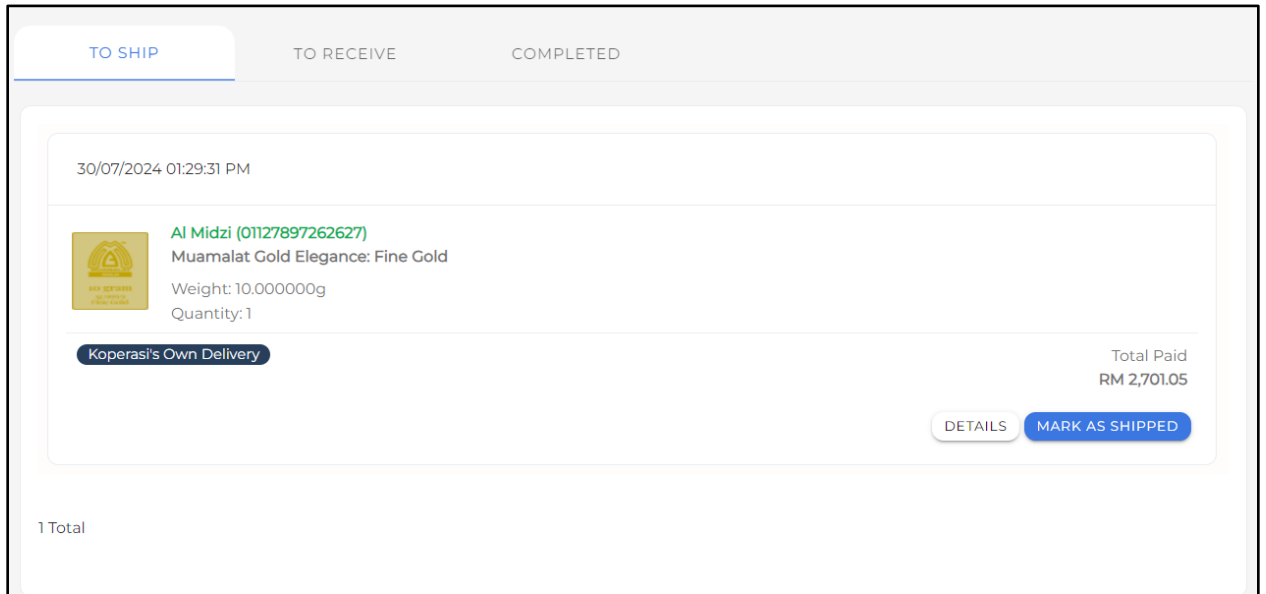
2. Click **Details** to view member's address
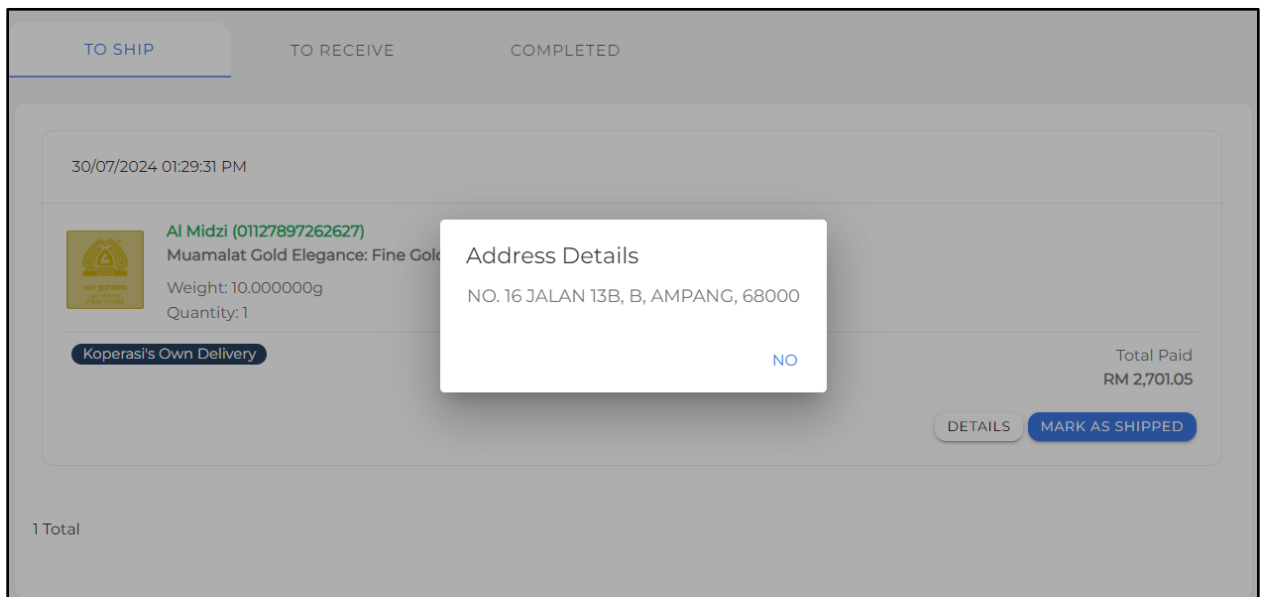
3. Click **Mark as Shipped** when you have shipped the product.
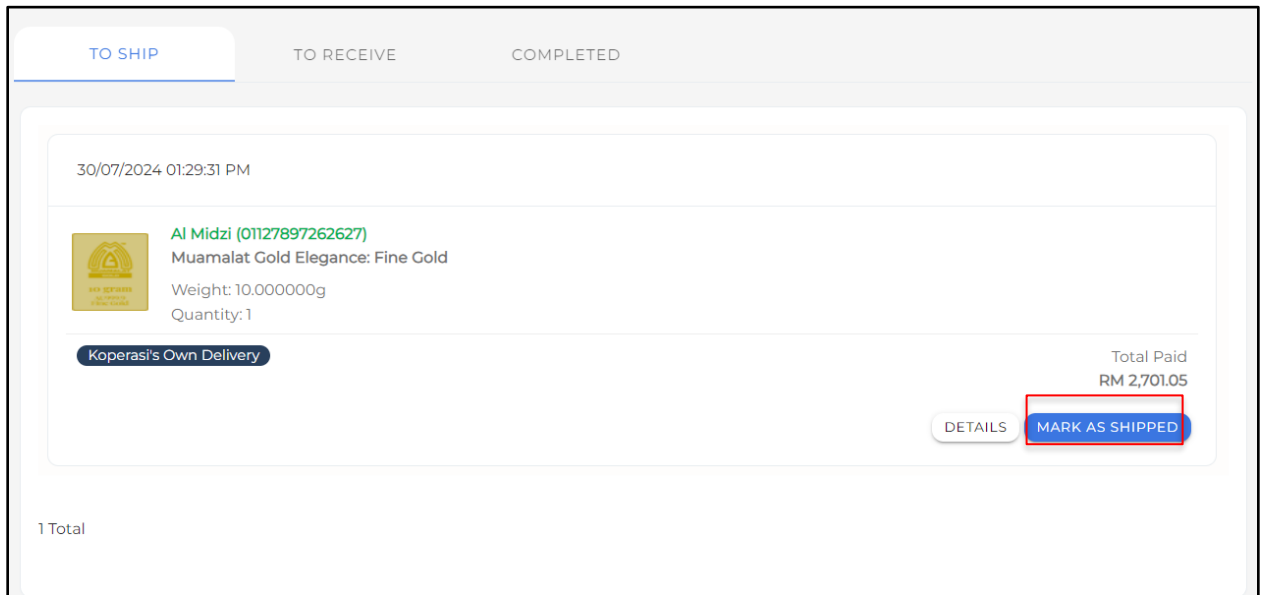
4. The order will be moved to '**To Receive**' tab.
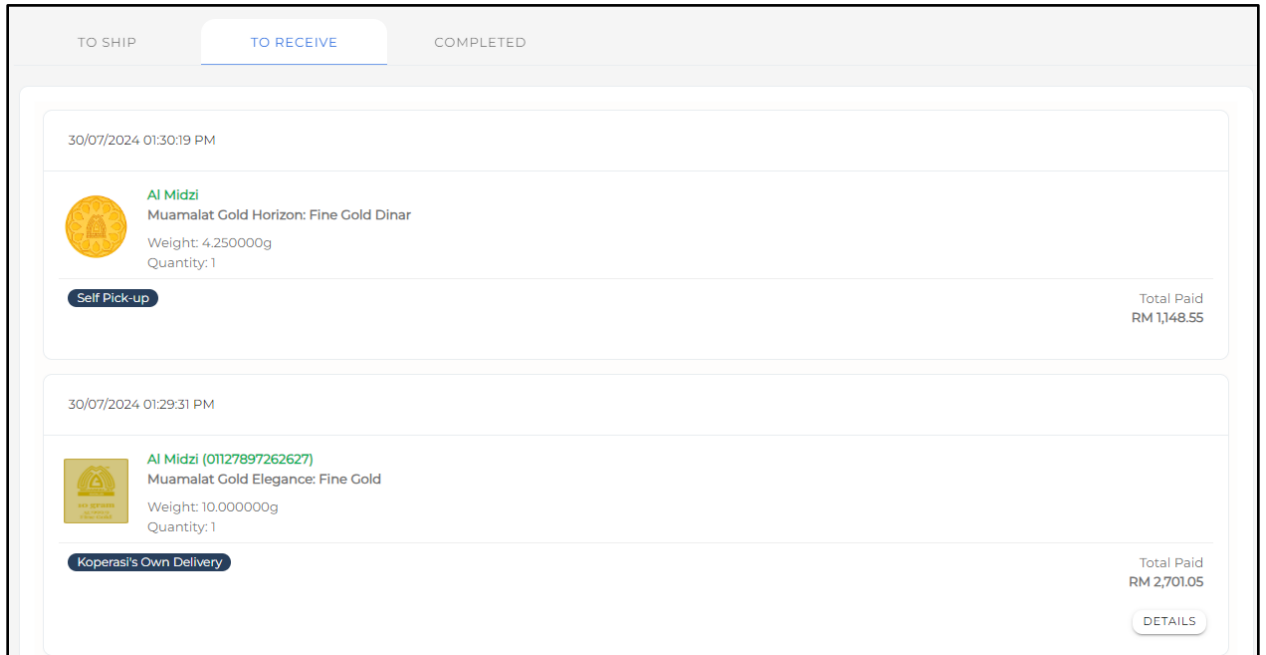
5. If members have click **received** from their side, this order will be moved to **Completed tab**.
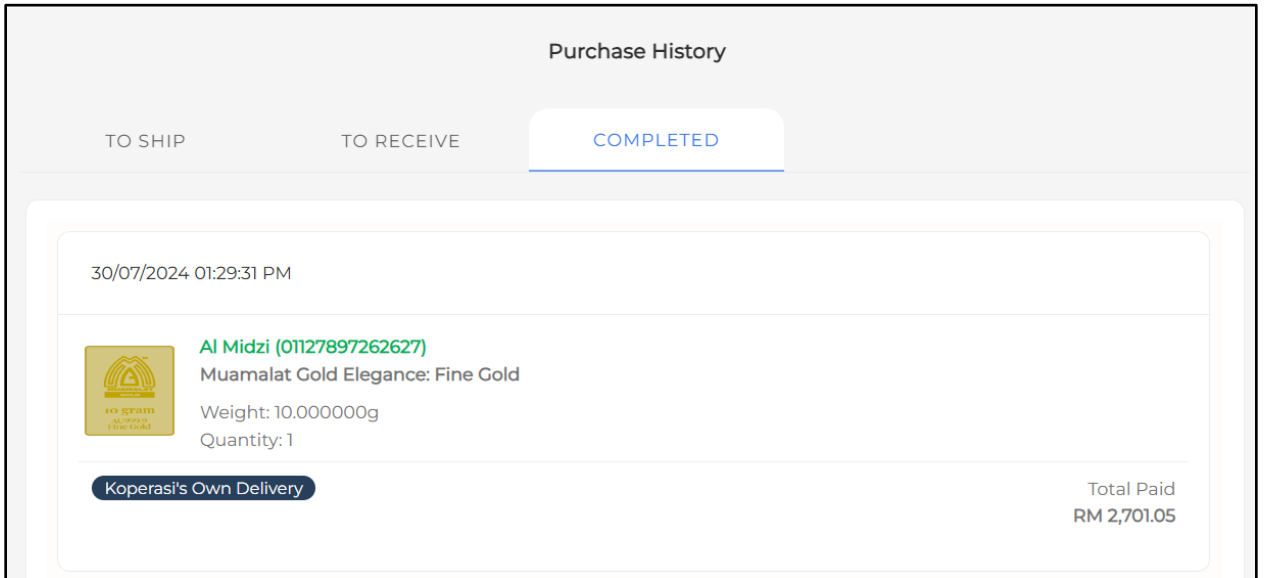
If member choose for self-pickup:

1. Go to **Menu Navigation > Physical Gold > Purchase History > to Receive**
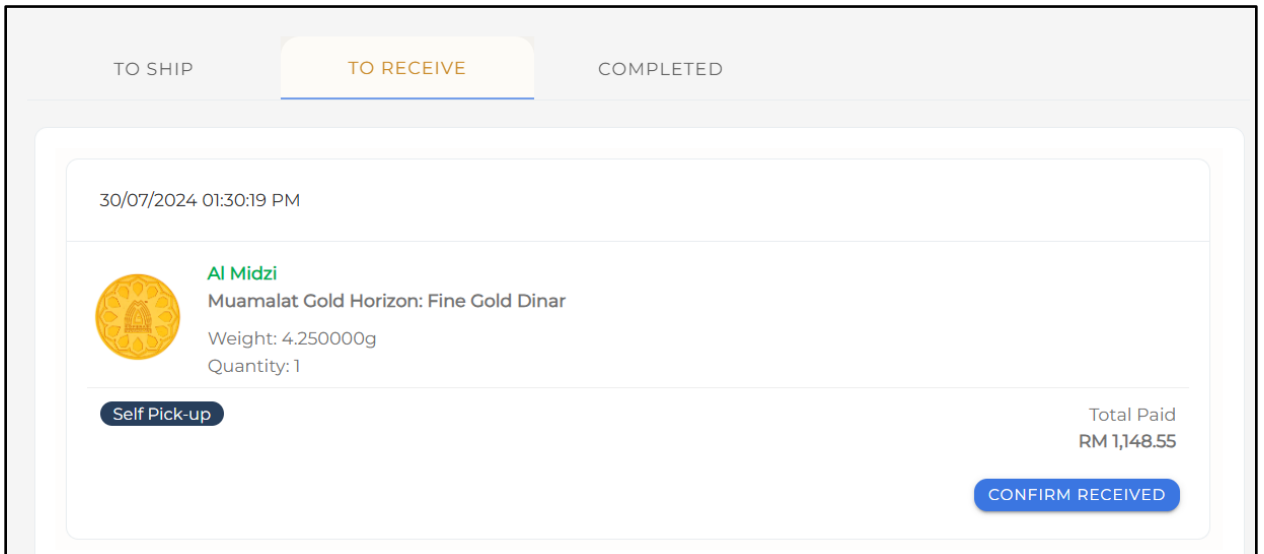
2. Wait for the members to come and pick up the physical gold.
3. If members have click **received** from their side, this order will be moved to **Completed tab**.
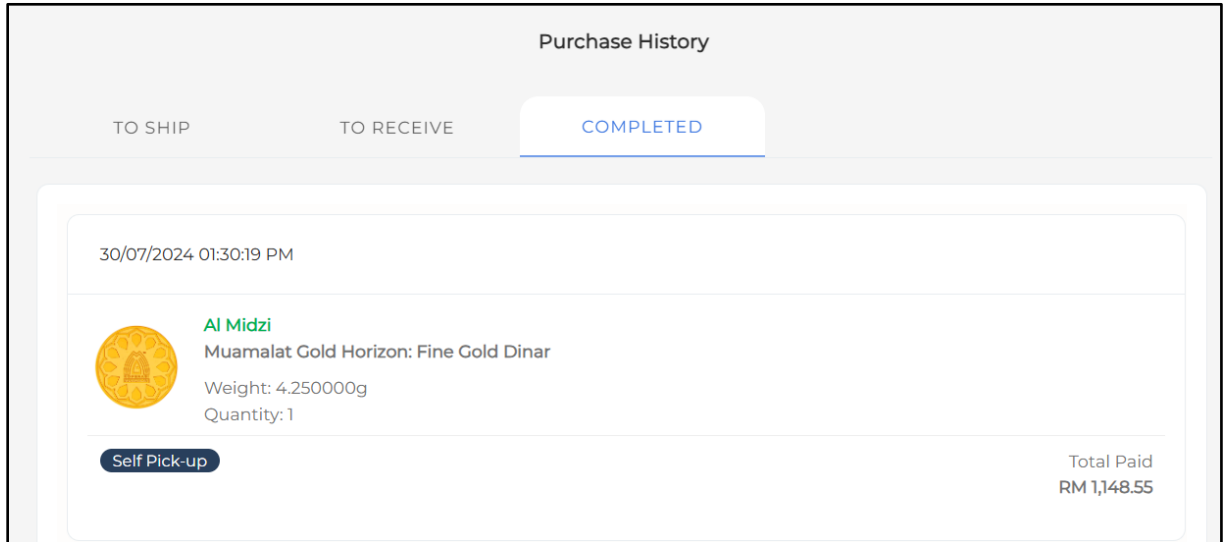
3.3 Member's Sell Request

Member request from their account:
1. Go to **menu navigation > Physical Gold > Member's Sell Request.**
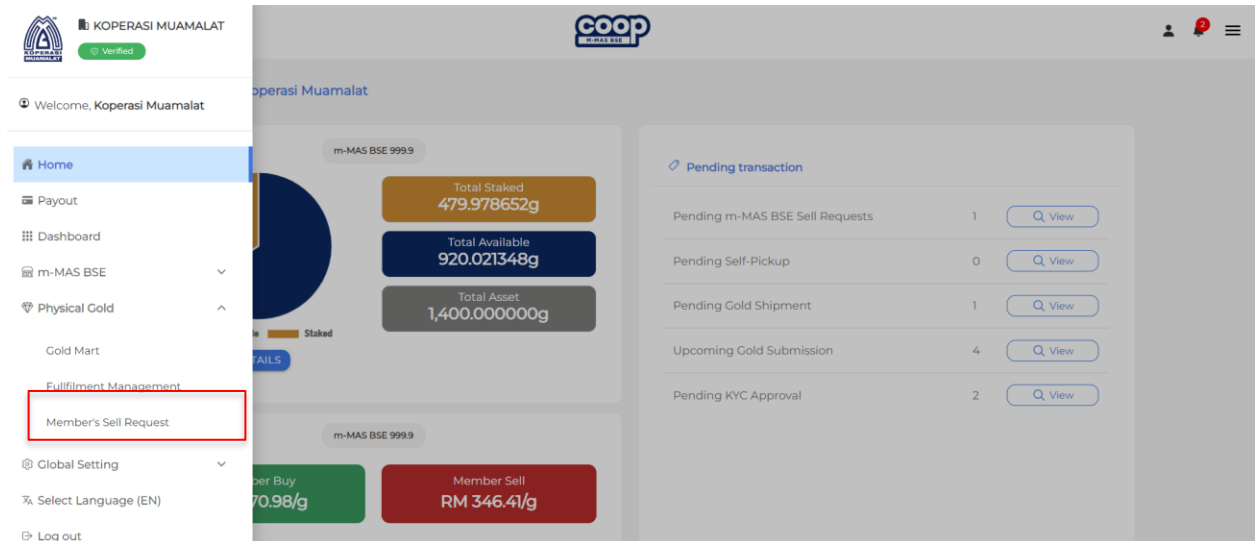
2. Go to **Waiting for Payment** tab and Click '**Details**'
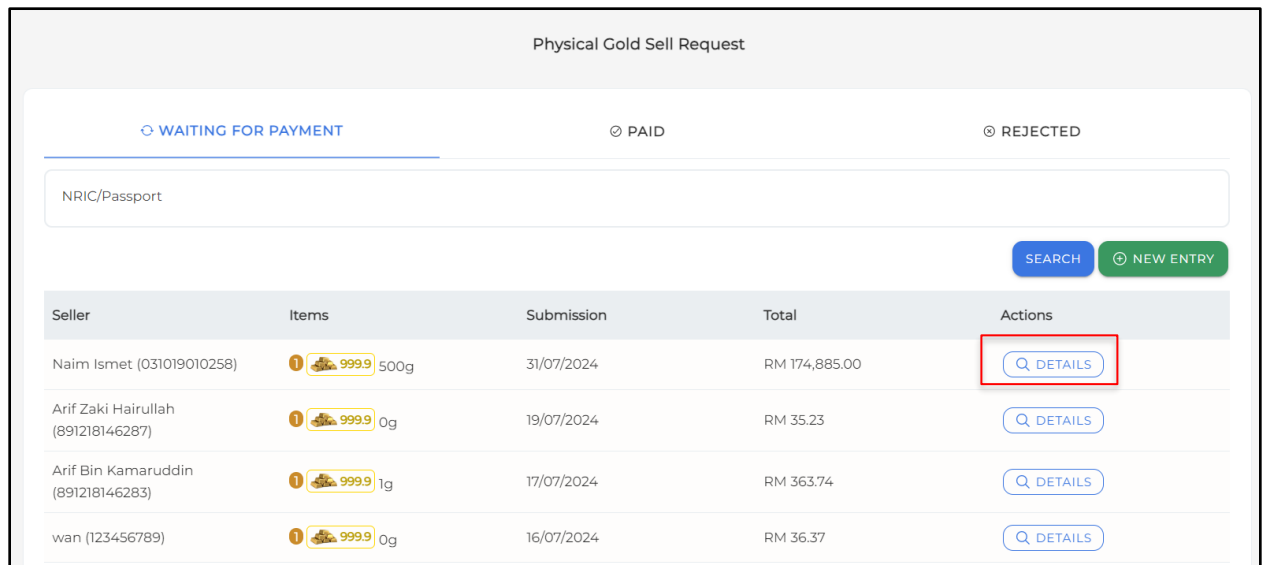
3. If you want to edit the gold price, you can click **Edit** and enter the new price.
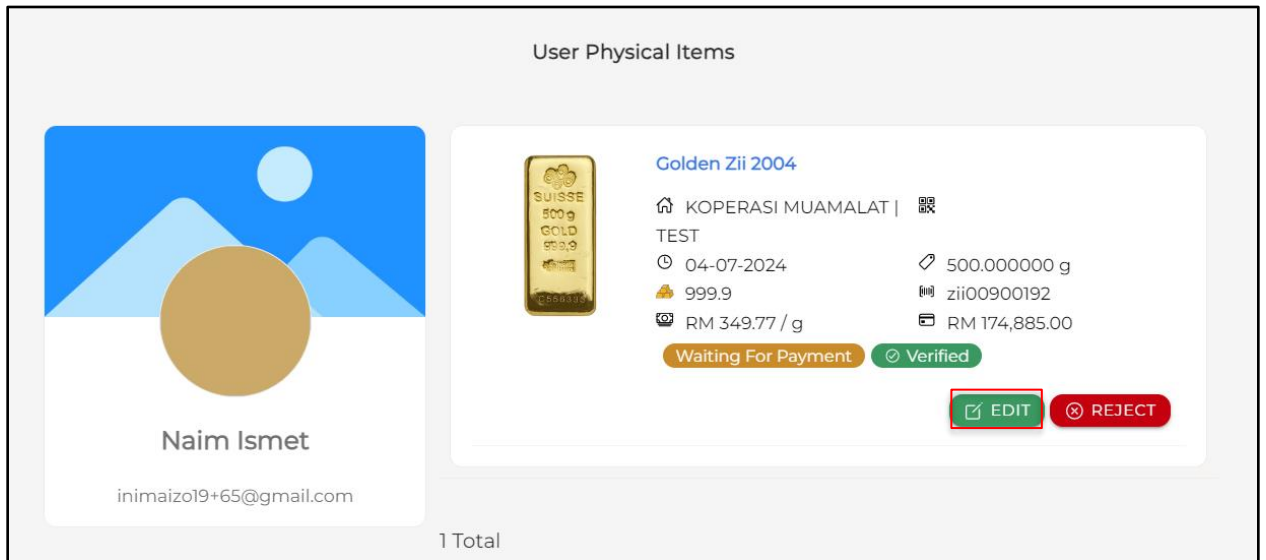
4. Enter the new price and click **Save**
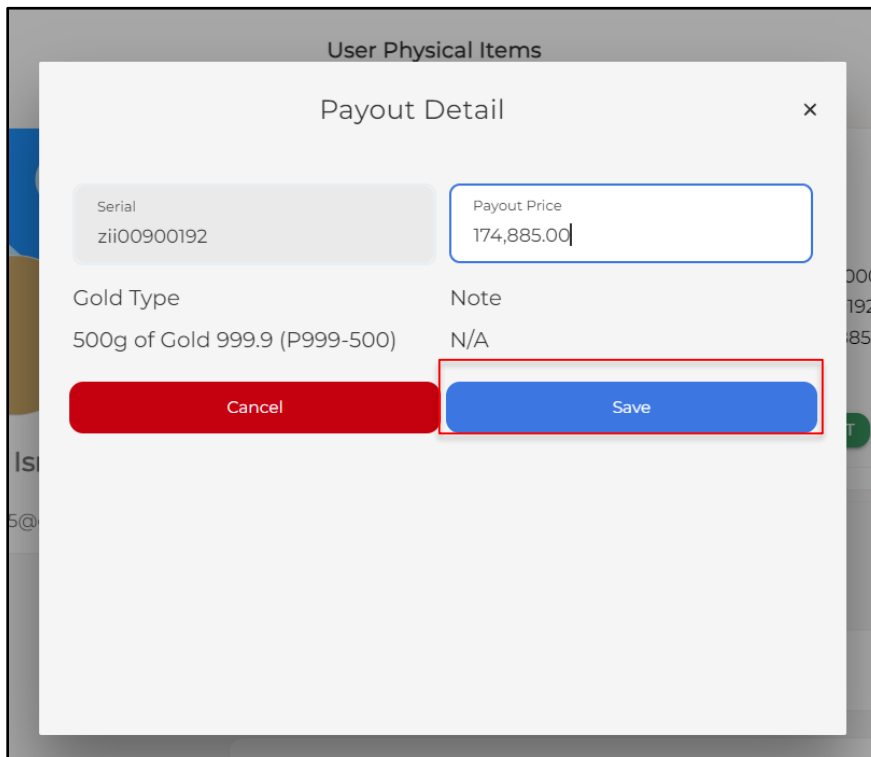
5. If you want to reject their request, you can click **Reject** or **Reject All** and the request will be moved to **Rejected** tab.
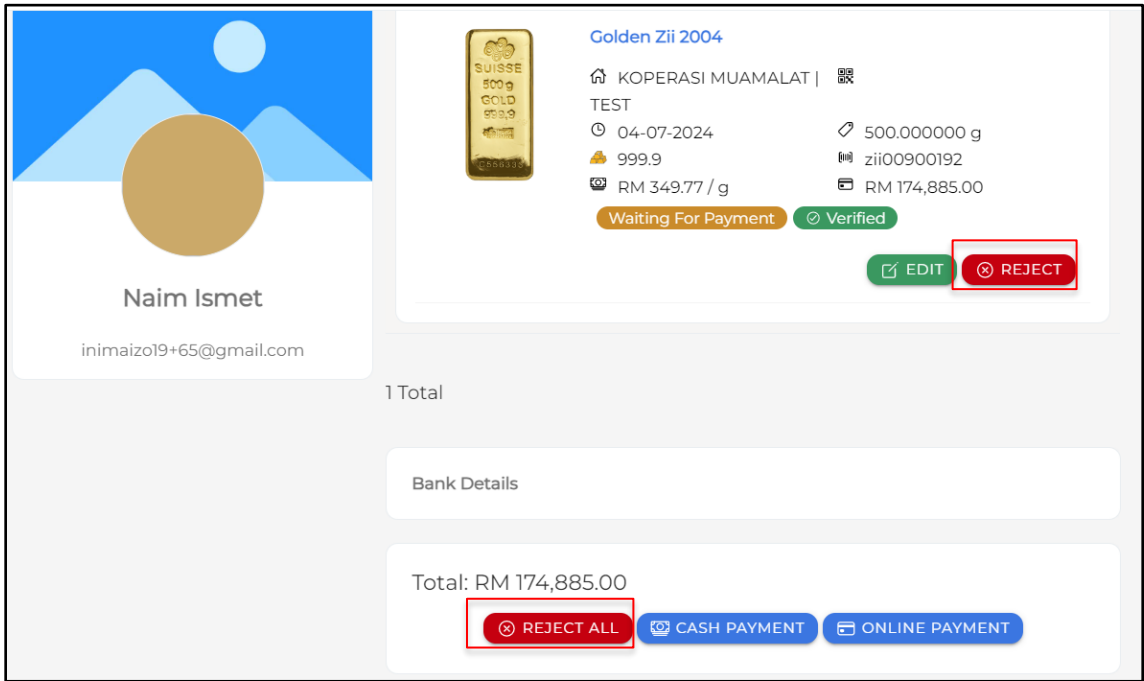
6. If you want to verify their request, click on **Verify** or **Verify All** button and can proceed to make the payment.
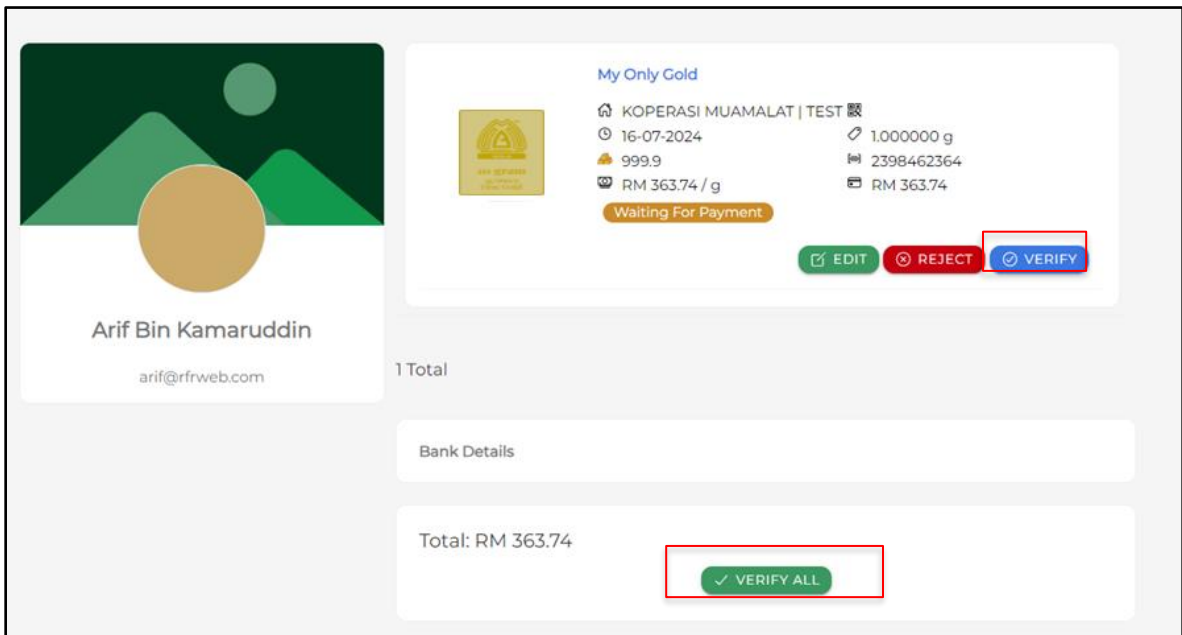
7. You can choose either to pay using **Online Payment** or **Cash Payment** to pay to the member.
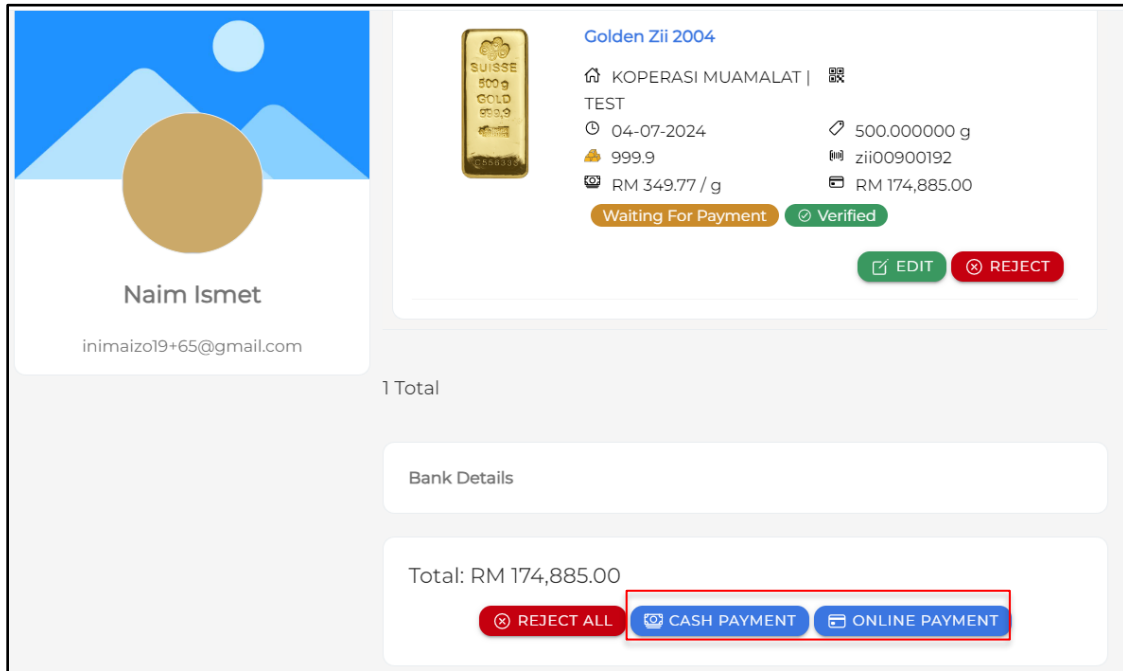
Members walk in to sell their physical gold:
1. Go to **menu navigation > Physical Gold > Member's Sell Request.**

2. Click '**New Entry**'

3. Fill in member's **IC Number** and click **Search**.

4. Fill in the physical gold information.

5. Choose the submission date and click **Submit**.

6. Click '**Yes**' on the confirmation message to continue.
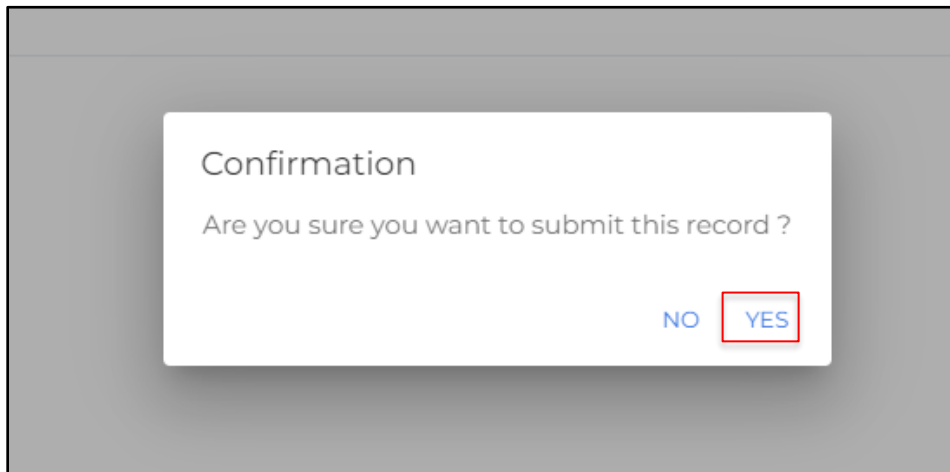
7. The request will be appeared on **Waiting for Payment** tab

Note: You can refer to the steps above on how to verify a member's request.

4.0 Global Settings

4.1 m-MAS Rate

Markup the gold price across the platform for your own cooperative only:
1. Go to **Global Setting** > **m-MAS Rate**
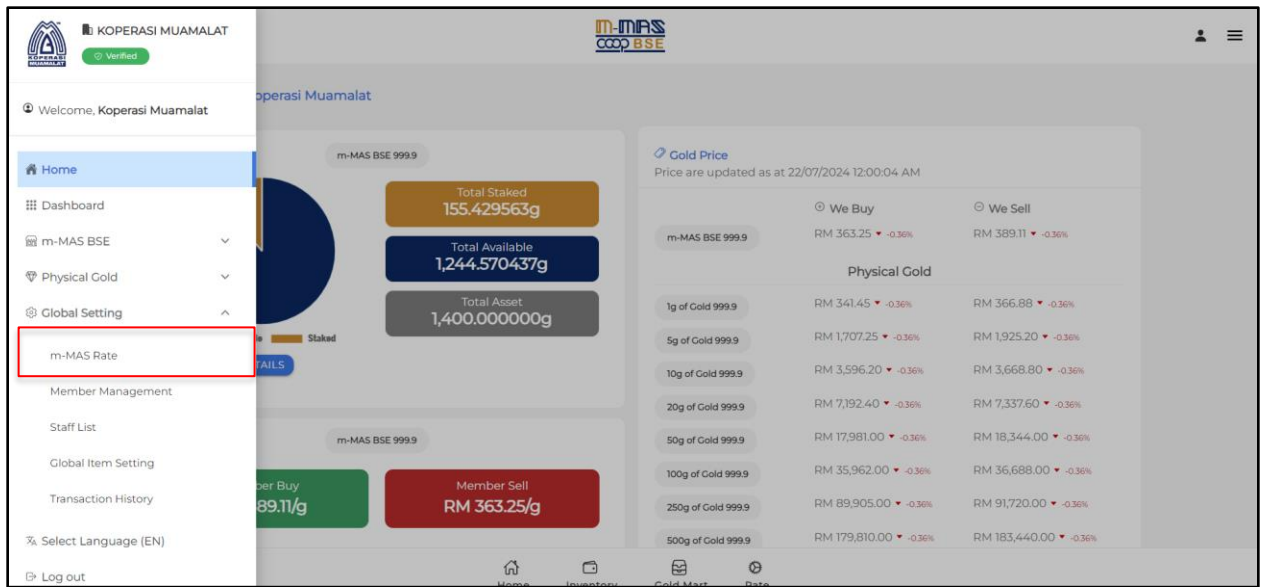
2. You can fill your **preferred percentage** of mark up for each product
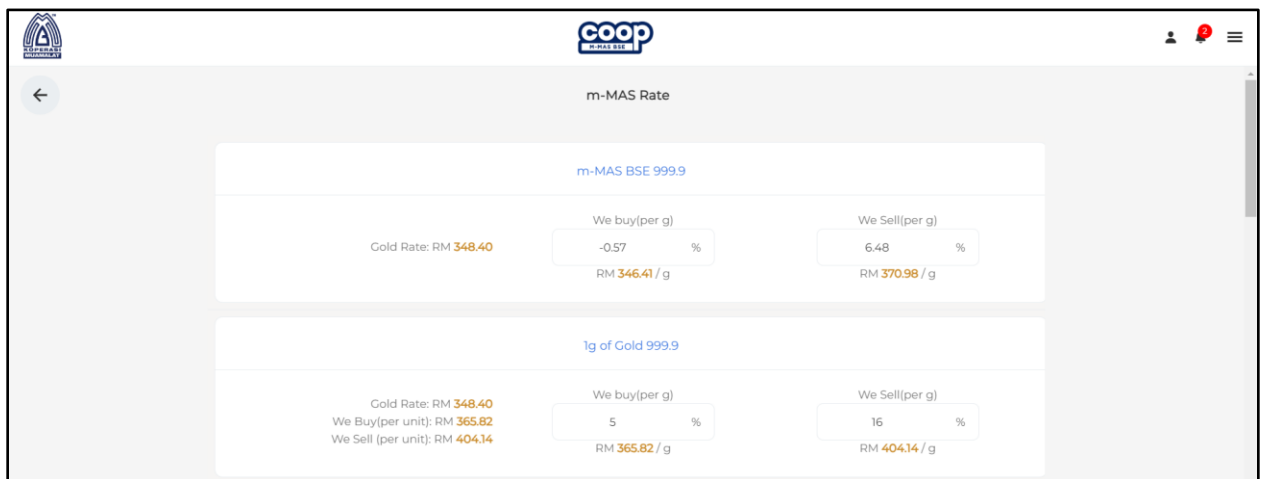
3. Click **Save Change**
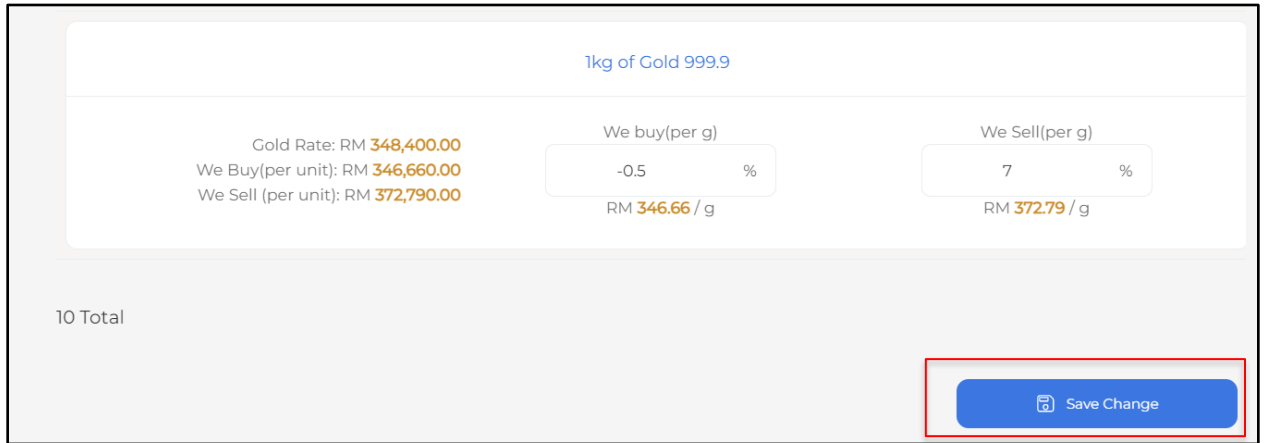
4. Your price has been updated for all the transactions.

4.2 Member Management

Verify member's application:
1. Go to **Global Setting** > **Member Management.**
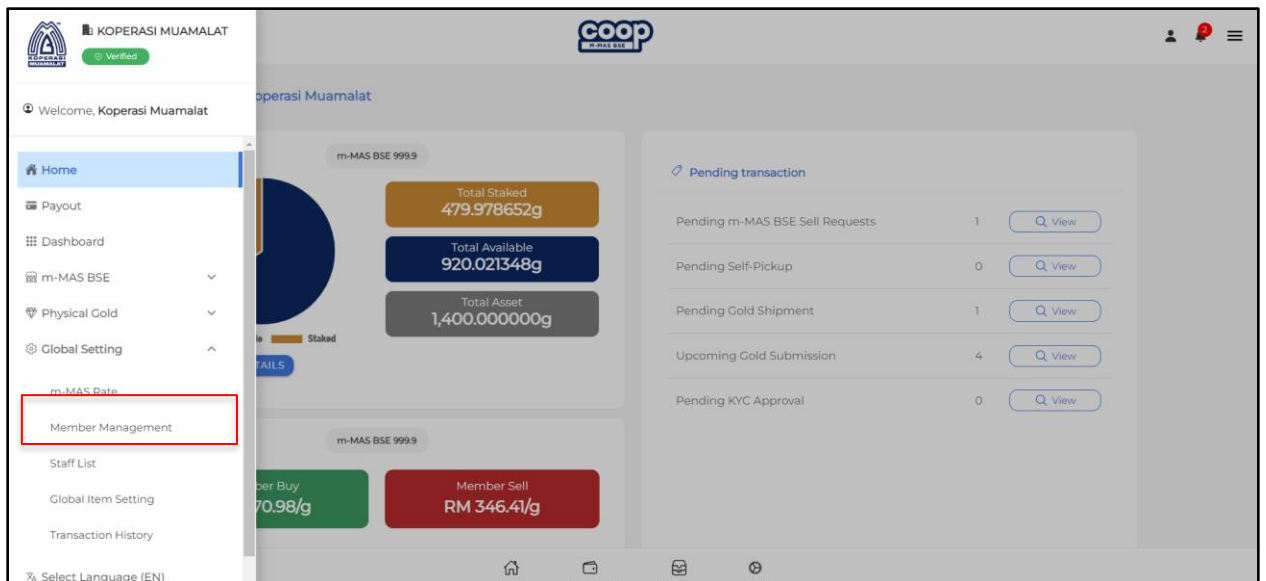
2. Click **Details** on the **Pending tab**.

3. You can view the member's application details.

4. If you want to approve the application, click **Approve** and the application will be transferred into **Approved Tab** and If you want to reject the application, click **Reject** and the application will be transferred into **Rejected Tab**.
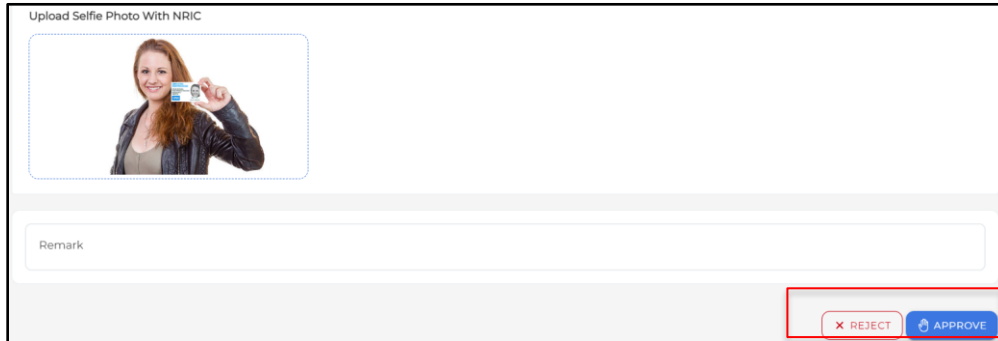
4.3 Staff List

To create staff:
1. Go to **Menu Navigation** > **Global Settings > Staff List.**
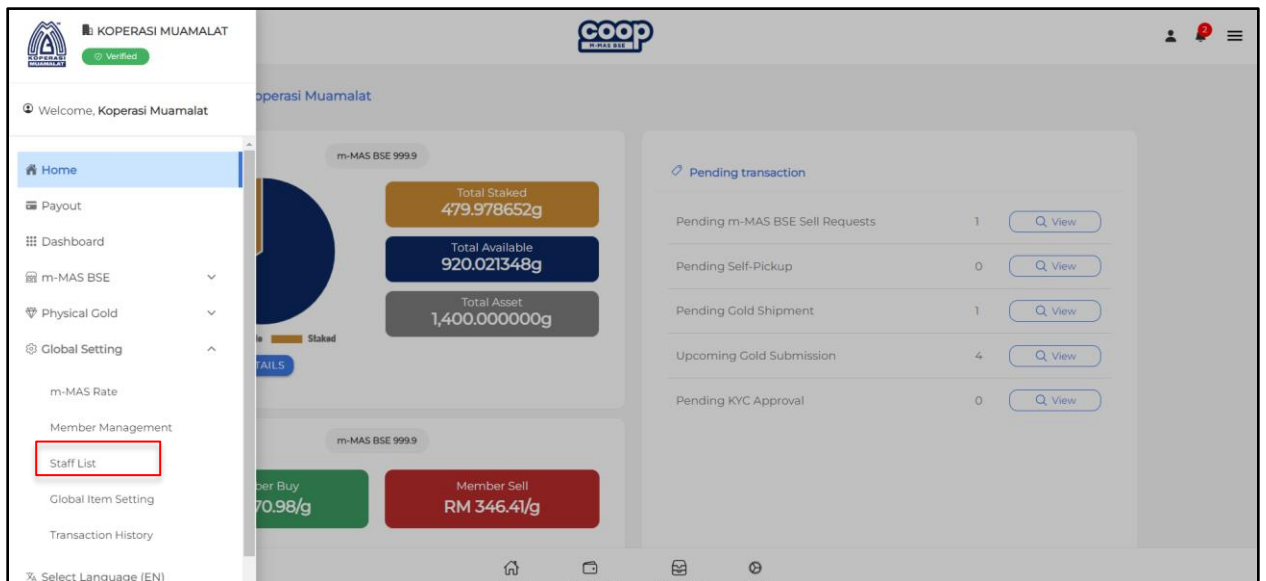
2. Click **Create Staff** button
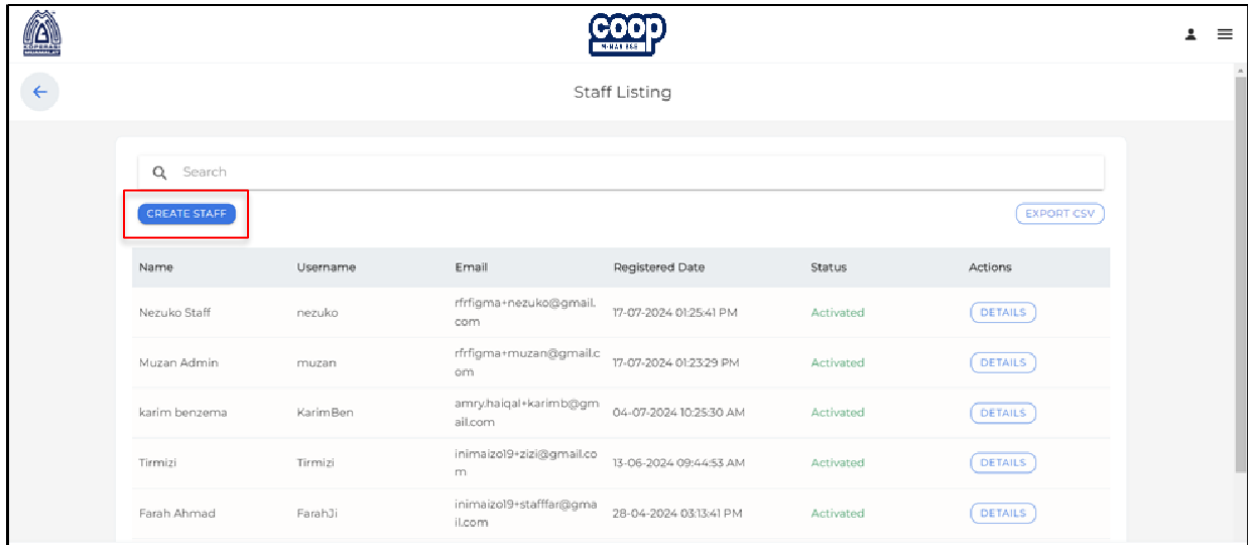
3. Fill in all the required fields and click **Create.**

4. Staff have been successfully created and they can log in into the system.
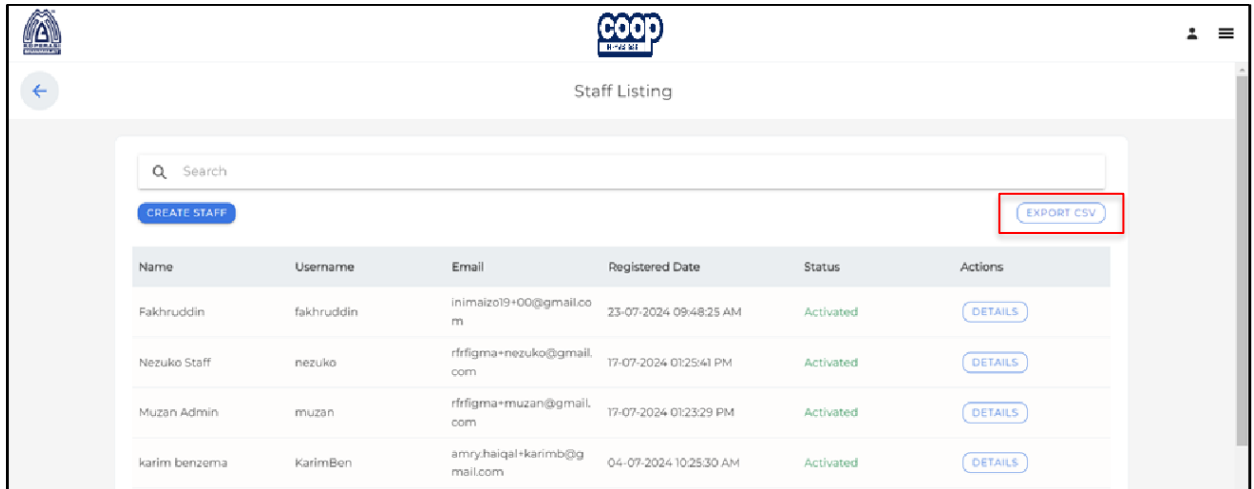
Note: You can export the list into CSV file for further use by clicking on Export button.
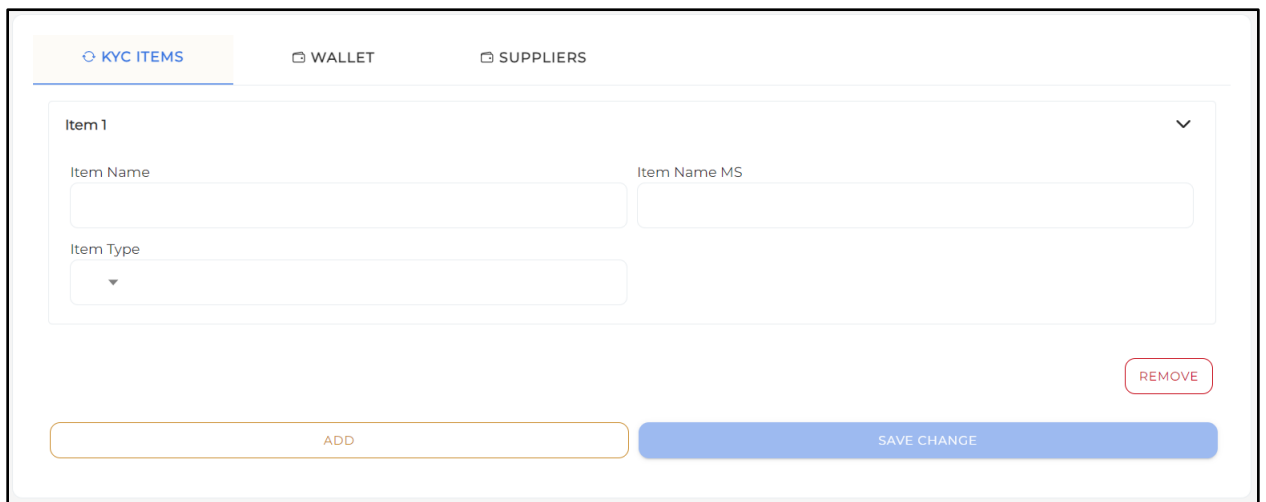
4.4 Global Item Settings

4.3.1 KYC Items

To update the field in member application form:
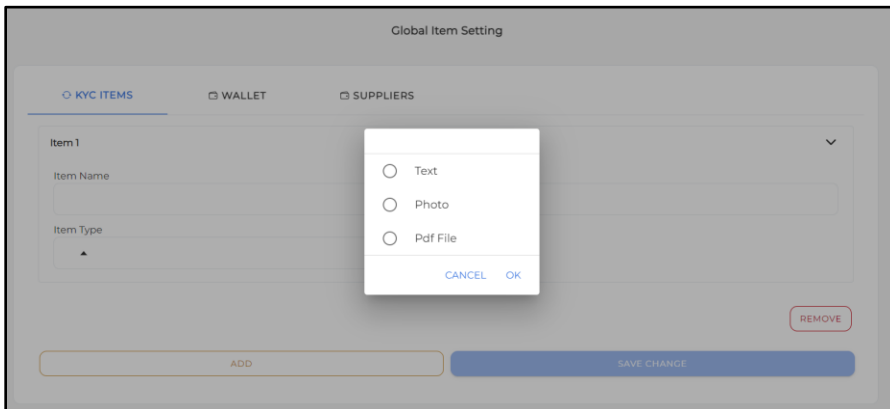5. Go to **Global Setting** > **Global Item Settings > KYC Items.**
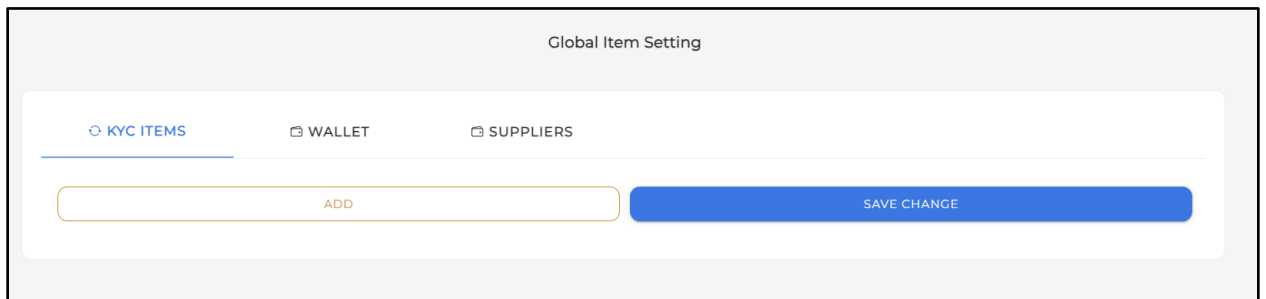
6. Click **Add** to add a new field when a new user wants to apply to become a member.

7. You can fill the field name in English and Bahasa.

8. You can choose the field type by clicking on **Item Type** and click 'OK' on the confirmation message.

9. If you want to remove the field, just click **Remove** and the field will be removed from the form.
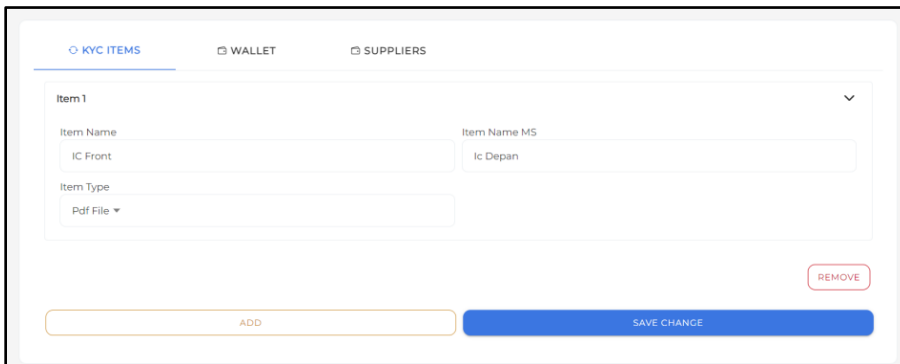
10. Click **Save Change** to save your update.
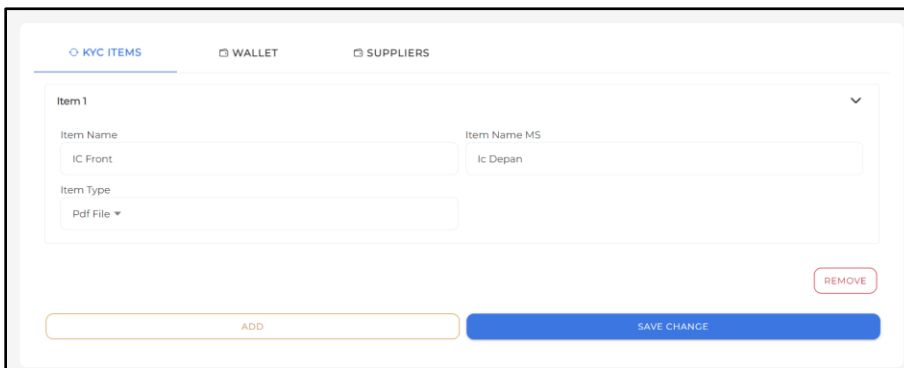
4.3.2 Wallet

To set minimum amount in member's m-MAS BSE wallet:
1. Go to **Global Setting** > **Global Item Settings > Wallet** and Click '**Edit'.**
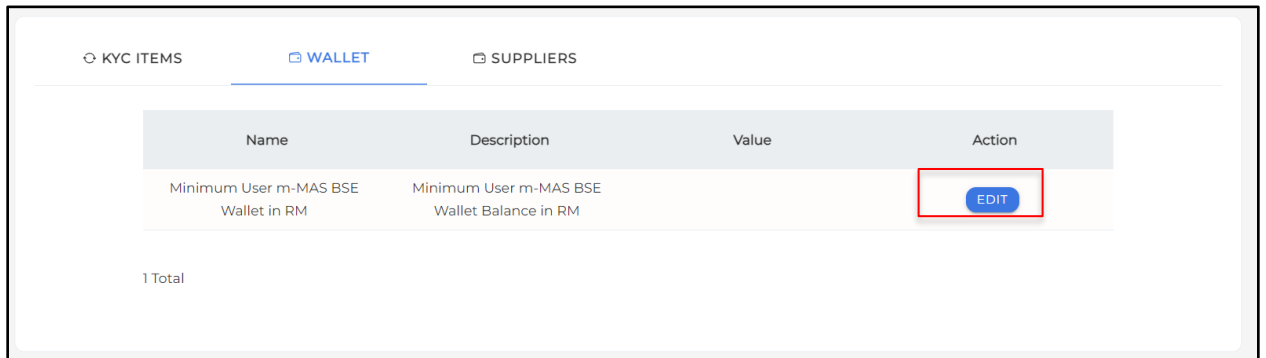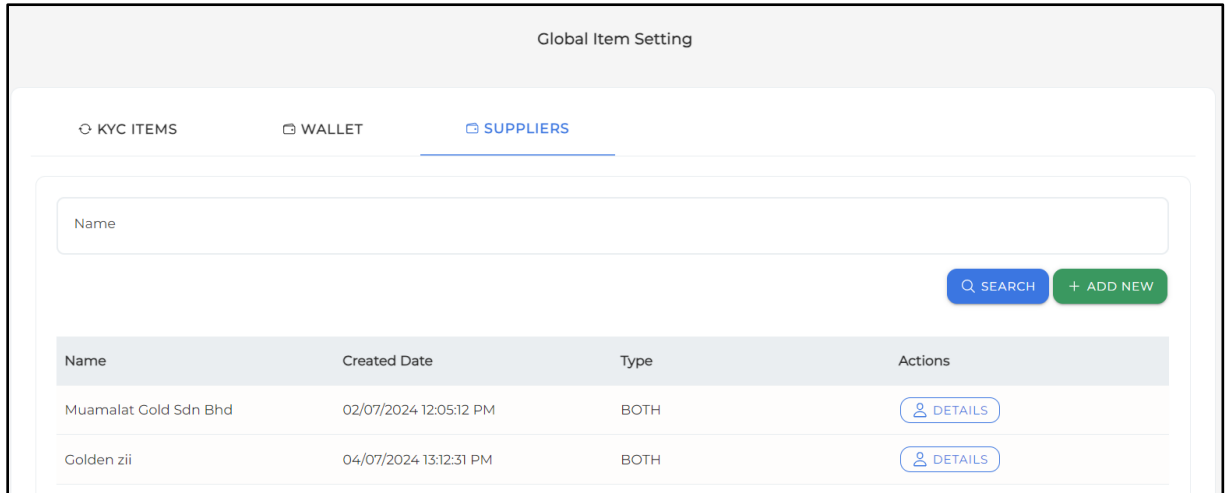

2. Enter the minimum amount and click **Save.**
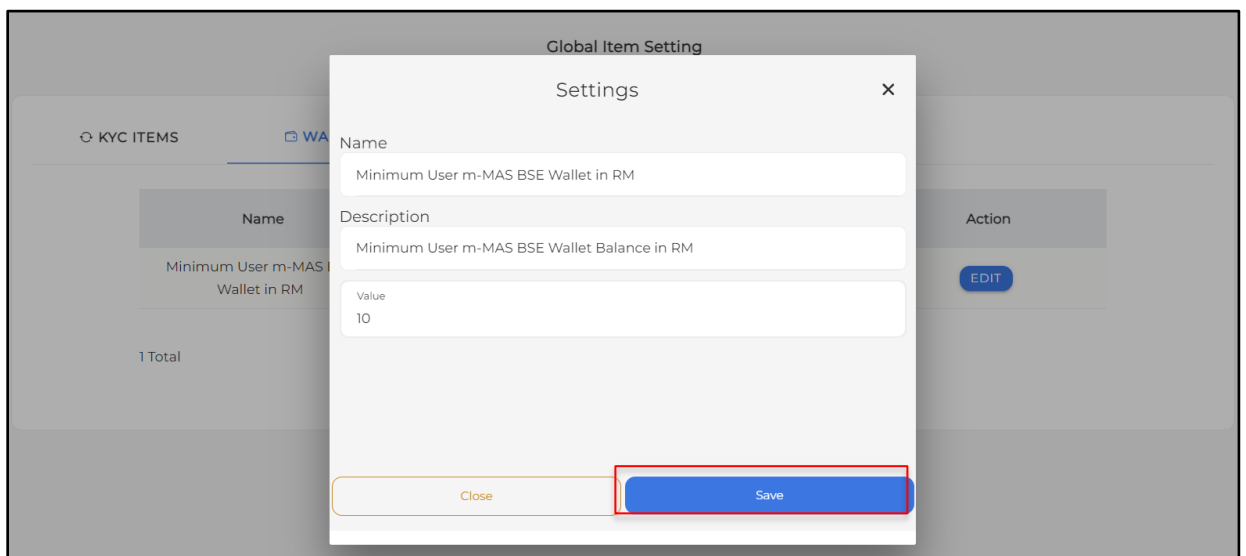
3. The minimum amount for all member's m-MAS BSE wallet has been updated based on your configurations

4.3.3 Suppliers

To add new suppliers:
1. Go to **Global Setting** > **Global Item Settings > Suppliers.**

2. Click **Add New**
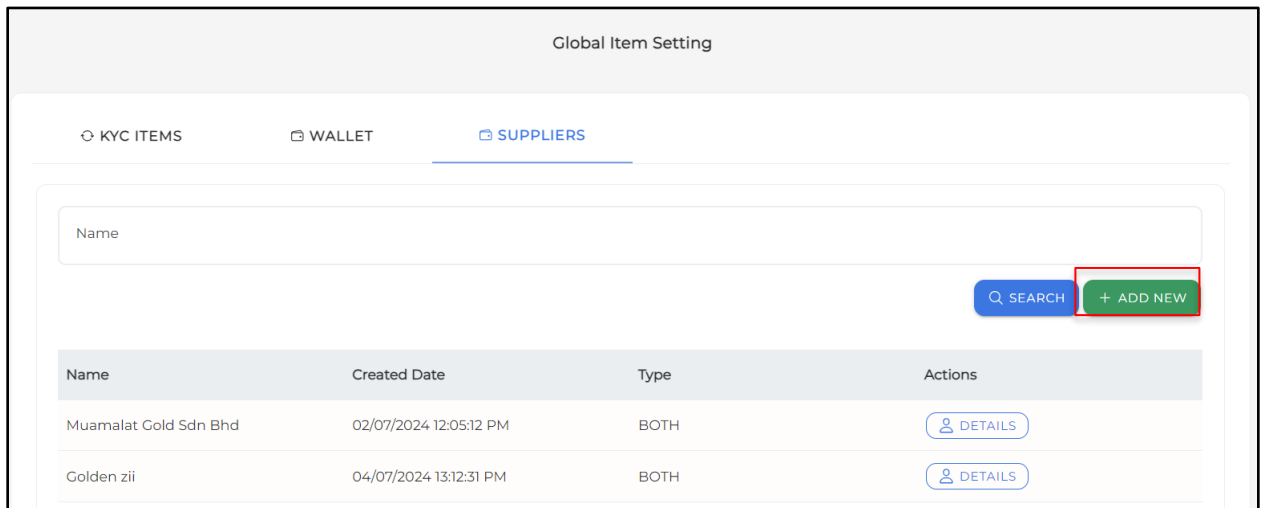
3. Enter Suppliers Name

4. Choose Supplier Type and click **OK**
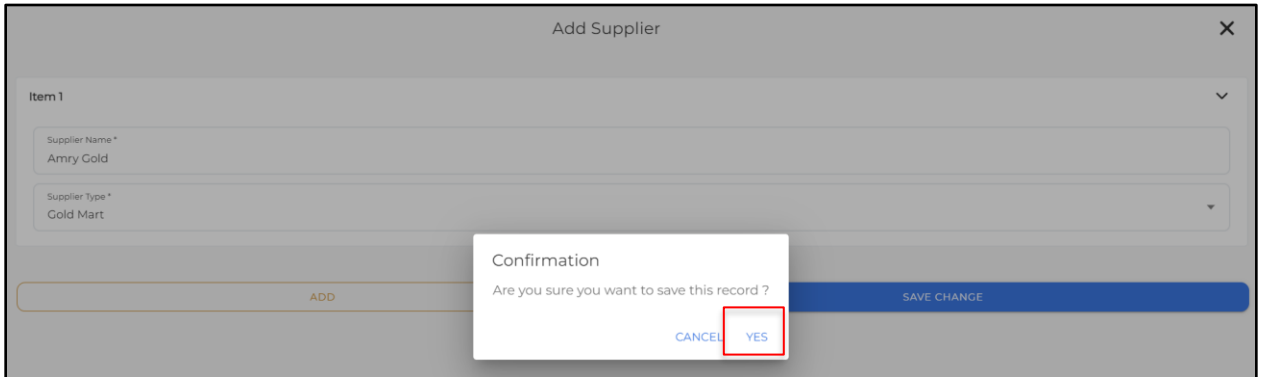
Note: Supplier Type is for the coop to choose where to list the supplier's product.
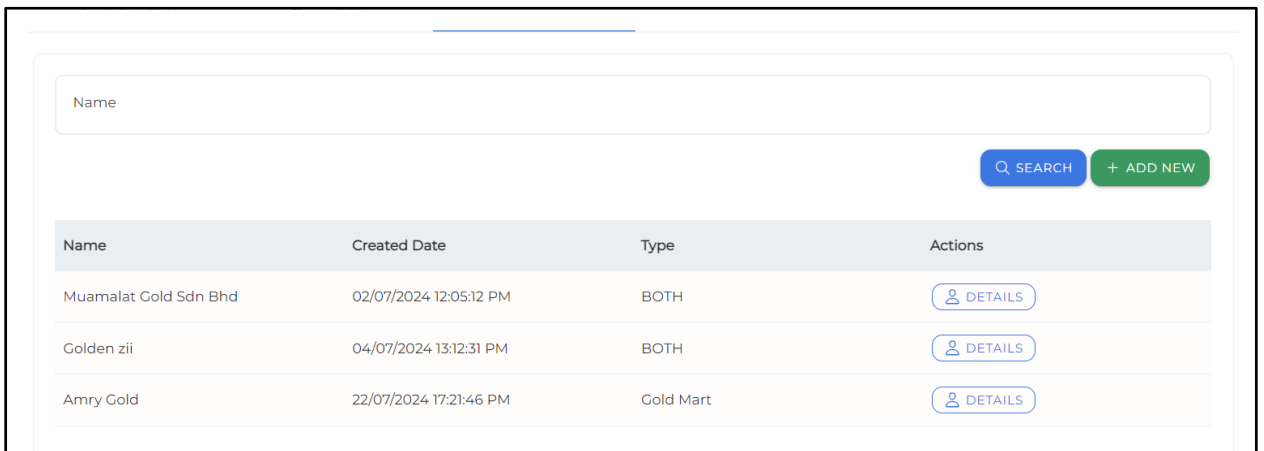
5. Click **Save Change** on the confirmation Message.

6. Click **Yes**

7. The supplier will be successfully listed
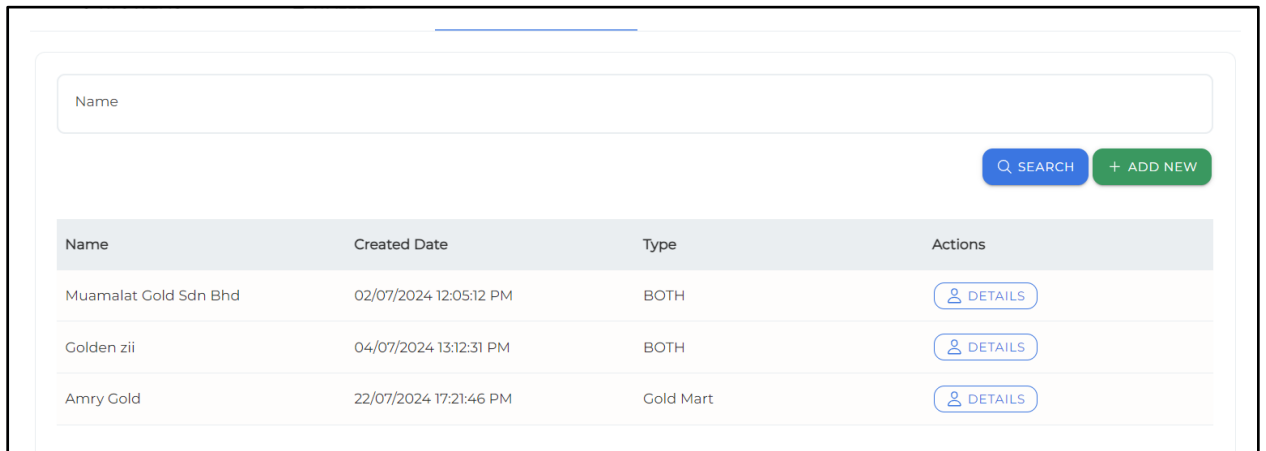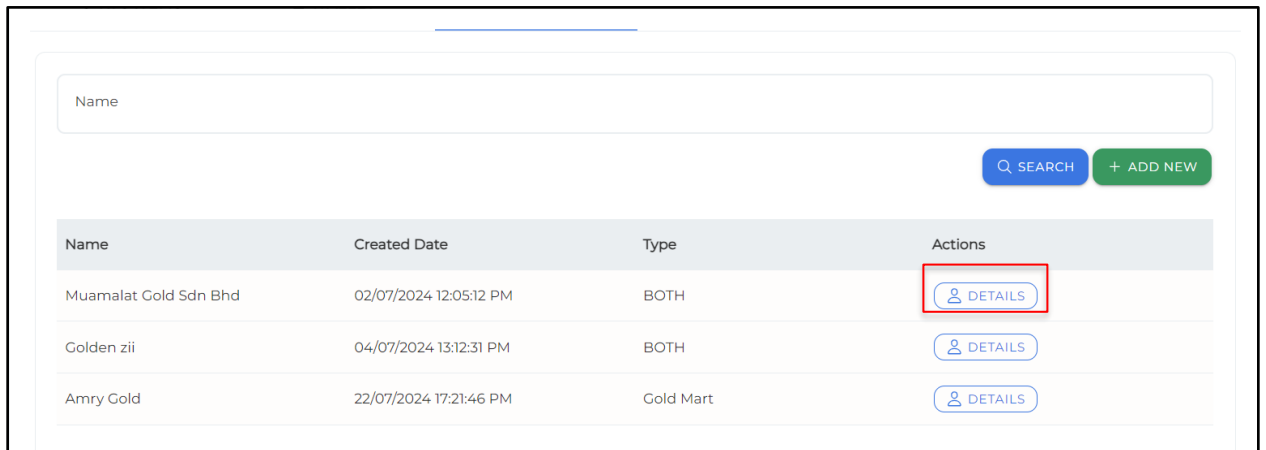
To add supplier's product:

1. Go to **Global Setting** > **Global Item Settings > Suppliers.**

2. Choose preferred suppliers and click **Details**

3. Click download here to access the excel template.

4. Upload the excel file when you are finished inserting the supplier's product in the file.

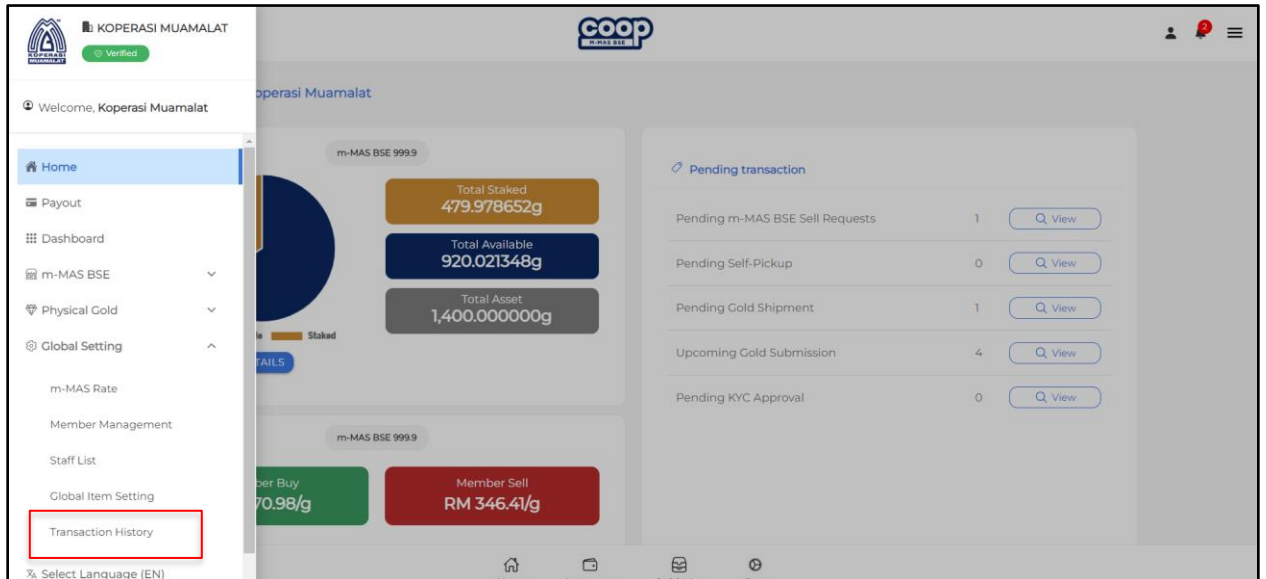5. You can see the listed product and can reupload it again before you save and Click **Save Change.**

6. You can see the listed product when you want to import for physical or m-MAS BSE gold.
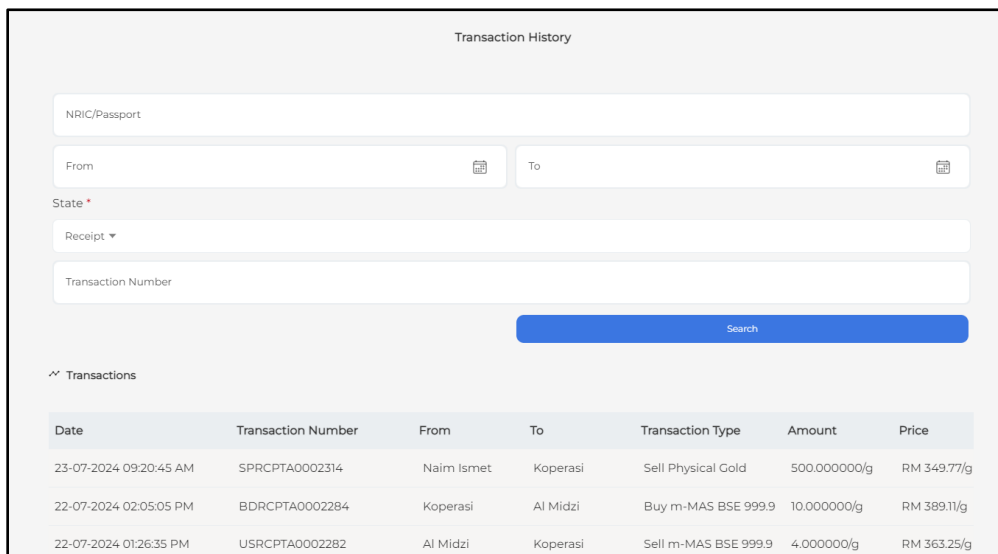
4.5 Transaction History

To go to Transaction History:
1. Go to **Menu Navigation** > **Global Settings > Transaction History.**

2. You can view all the transactions that have been happening on the platform.

3. You can view the receipt for each transaction by clicking on **"Cloud"** icon.

Transaction Type	Amount	Price	Total Price	Status	Actions
Sell Physical Gold	500.000000/g	RM 349.77/g	RM 174,885.00	Paid	⛅
Buy m-MAS BSE 999.9	10.000000/g	RM 389.11/g	RM 3,891.10	Paid	⛅
Sell m-MAS BSE 999.9	4.000000/g	RM 363.25/g	RM 1,453.00	Paid	⛅
Staking m-MAS BSE 999.9	100.000000/g	RM 389.11/g	RM 38,911.00	Paid	⛅
Staking m-MAS BSE 999.9	100.000000/g	RM 389.11/g	RM 38,911.00	Paid	⛅

4. You can download the receipt for future references.

PAYMENT RECEIPT
RESIT PEMBAYARAN

Receipt No.
No. Resit	SPRCPTA0002314
Date & Time
Tarikh & Masa	23-07-2024 09:20:45 AM
Name
Nama	Naim Ismet
NRIC/Passport No.	031019010258
Transaction Type
Jenis Transaksi	Sell Physical Gold

| Item/Product
Item/Produk | Weight
Berat (g) | Price
Nilai (RM) |
|---|---|---|
| Golden Zii 2004 (zii00900192) | 500.000000 | RM 174,885.00 |

| | Total Payment
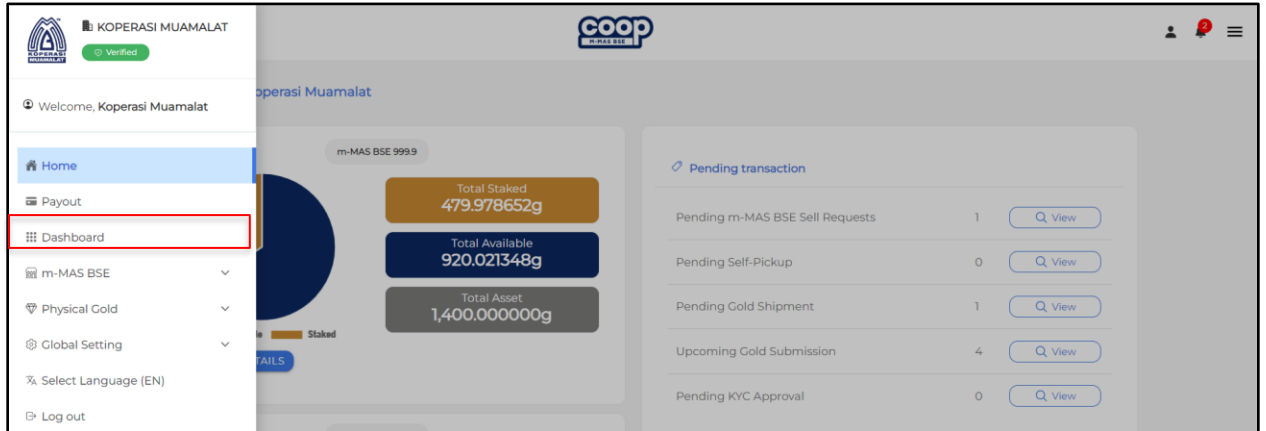Jumlah Bayaran | RM 174,885.00 |
|---|---|---|

-This receipt is a computer printout and does not require a signature-
-Resit ini adalah cetakan komputer dan tidak memerlukan tandatangan-
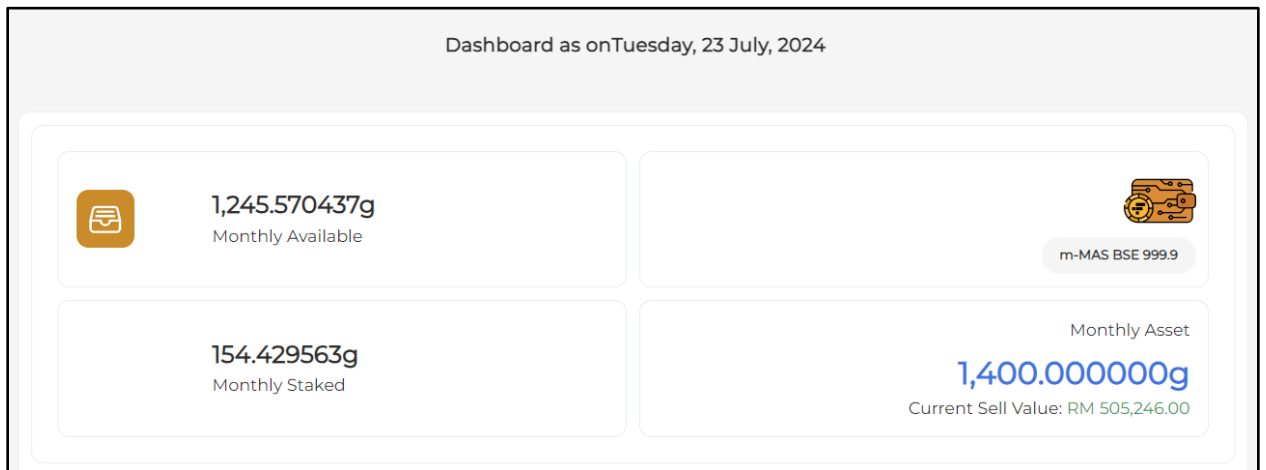
Download Receipt   Ok

5.0 Dashboard

To add new suppliers:

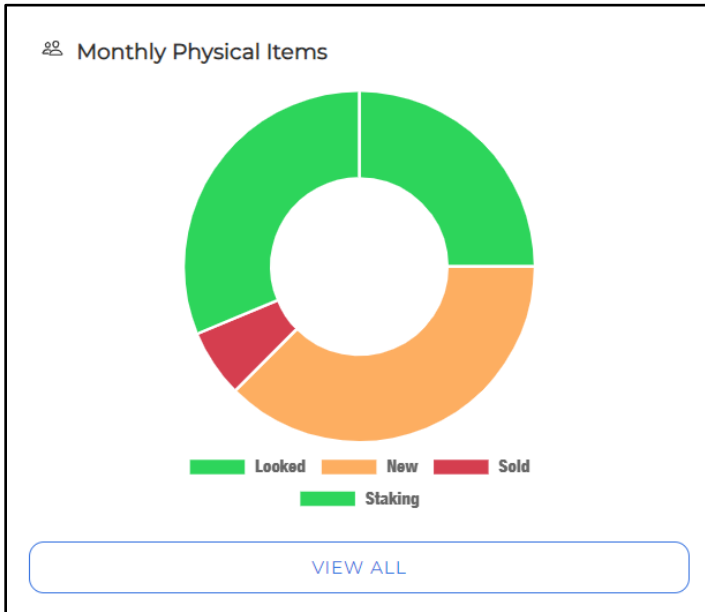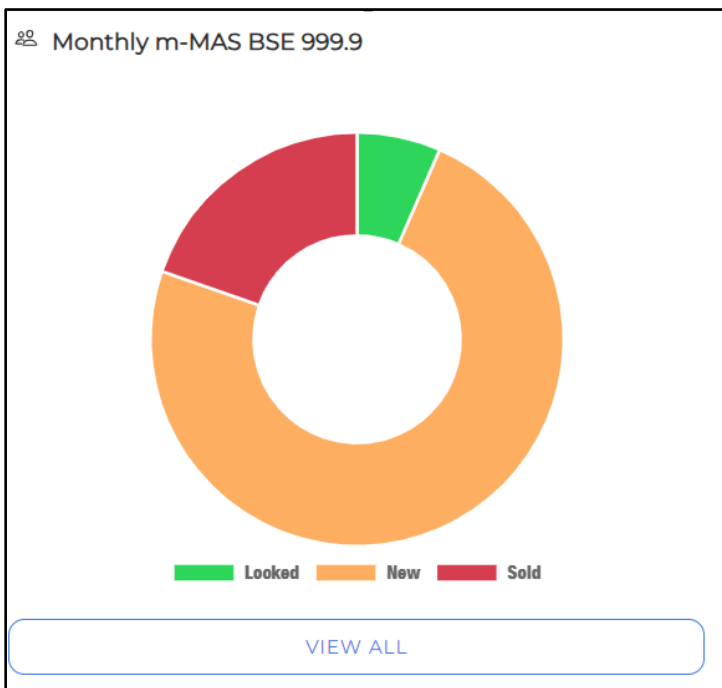1. Go to **Menu Navigation** > **Dashboard.**

2. This section will display your daily transaction for your m-MAS BSE.

3. **"Monthly Physical Items"** is a chart that summarizes your physical gold transaction that happened for the current month.
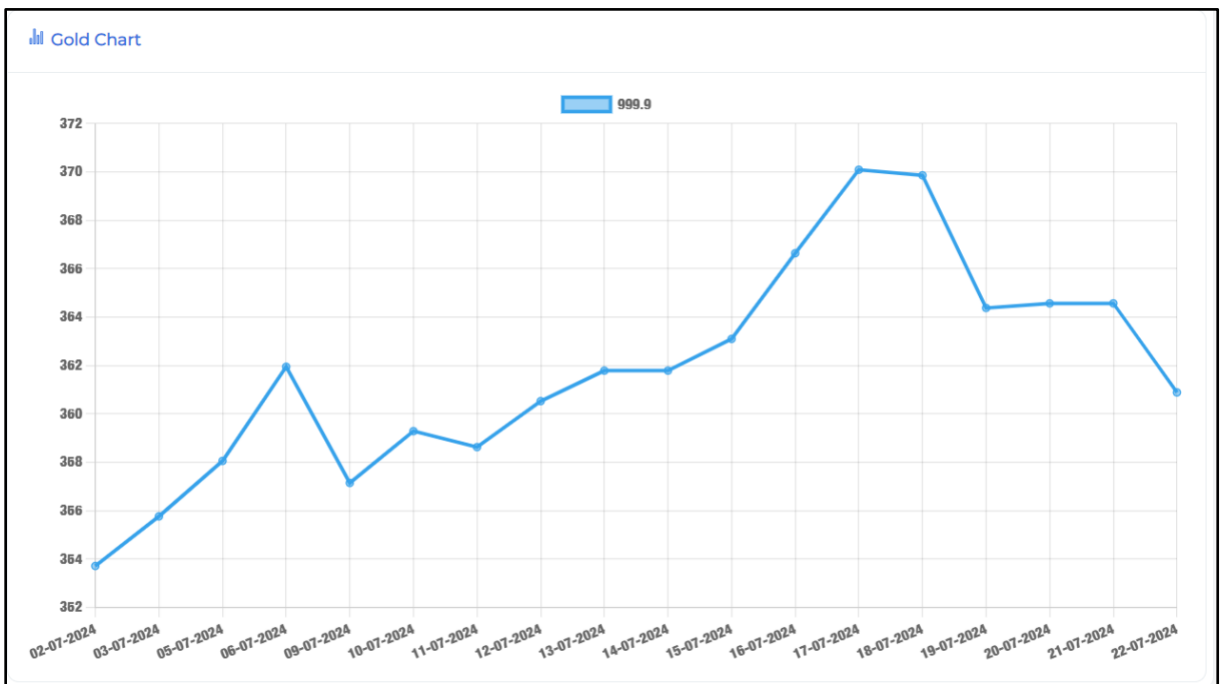

4. **"Monthly m-MAS BSE 999.9"** is a chart that summarizes your m-MAS BSE transaction that happened for the current month.
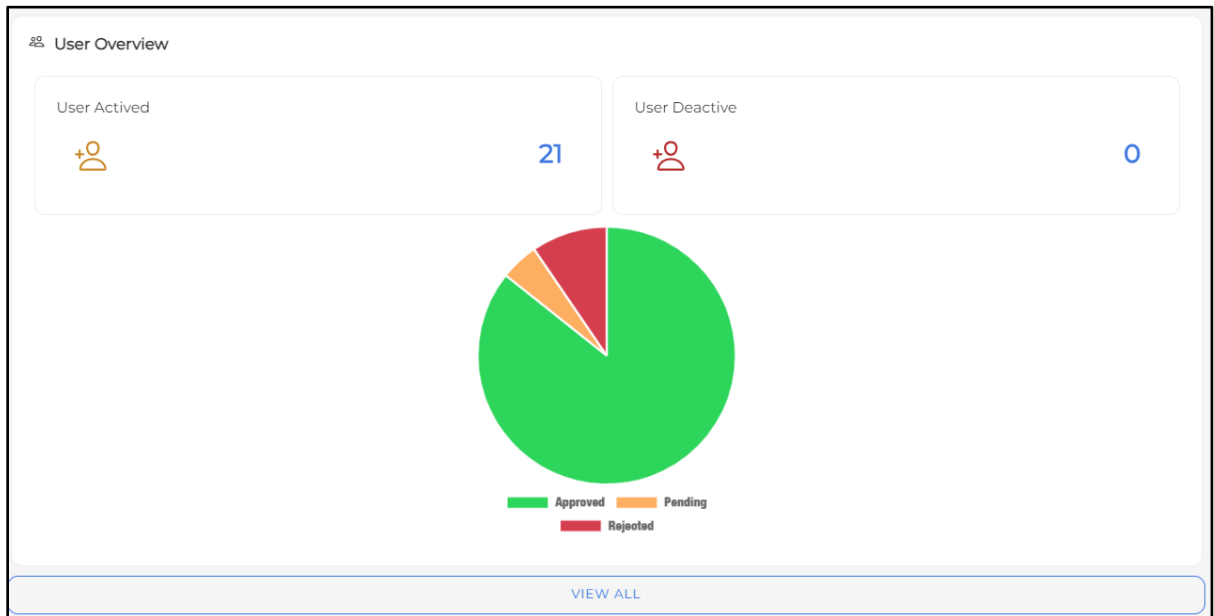
5. **"Physical User Item Sells"** is a chart that summarizes when members want to sell their physical gold on that current month.
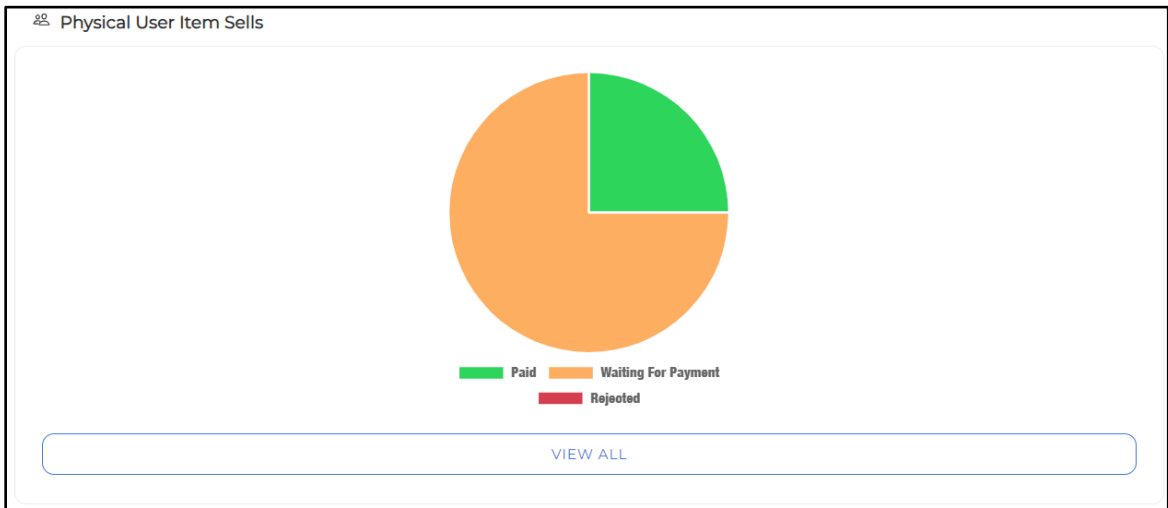
6. **"Gold Chart"** is to display daily global gold price for your references and analysis.

7. **"User Overview"** is a summary for the member application that happened for the current month.

8. **"Recent Payment"** is a summary for your transaction history that happened for the current month.