MASNET – USER MANUAL

FOR LIAISON OFFICERS AND USERS

JULY 4, 2021

Monetary Authority
of Singapore

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1. Introduction

MASNET is a secured communication hub that supports the communication and information exchange between MAS and Financial Institutions (FIs). This document provides a comprehensive user manual for MASNET Users on the usage of the MASNET.

This intended audience of this document includes MASNET Liaison Officers and other MASNET users who are not Liaison Officers.

2. Abbreviations

Table 1 lists down the abbreviations that will be used in this document.

Abbreviations	Meaning
FI	Financial Institution
LO	Liaison Officer
MAS	Monetary Authority of Singapore
SSO	Single Sign-On
OTP	One-Time Password

Table 1. Abbreviations

3. Minimum Requirement

Table 2 specifies the minimum browser requirement to support MASNET administration portal.

Browser	Version
Internet Explorer	11 and above
Mozilla Firefox	36.x and above
Google Chrome	22.x and above
Safari	7.x and above

Table 2. Minimum browser specification

4. Getting my MASNET accounts

This section provides the step-by-step walk-through on how a MASNET user of a new institution requests for the MASNET account.

4.1 Setting the password for my temporary account

After supplying the necessary documentations to MAS for your new MASNET account, you will be given a temporary MASNET account to login to MASNET for the first time. This temporary MASNET account allows the new MASNET users to request for their permanent MASNET accounts.

For Licensees, a minimum of two permanent MASNET LO accounts are required for each institution to access MASNET. Once the MASNET LO accounts are created, LOs can self-manage the user profiles within the institutions. For non-licensees, only one MASNET account can be requested for each application. The temporary MASNET account will be deleted after a month from its creation date.

1. Once the temporary MASNET account is ready, two email notifications will be sent to your corporate email as provided to MAS earlier.

2. The first email contains the username for the temporary MASNET account (Figure 1).
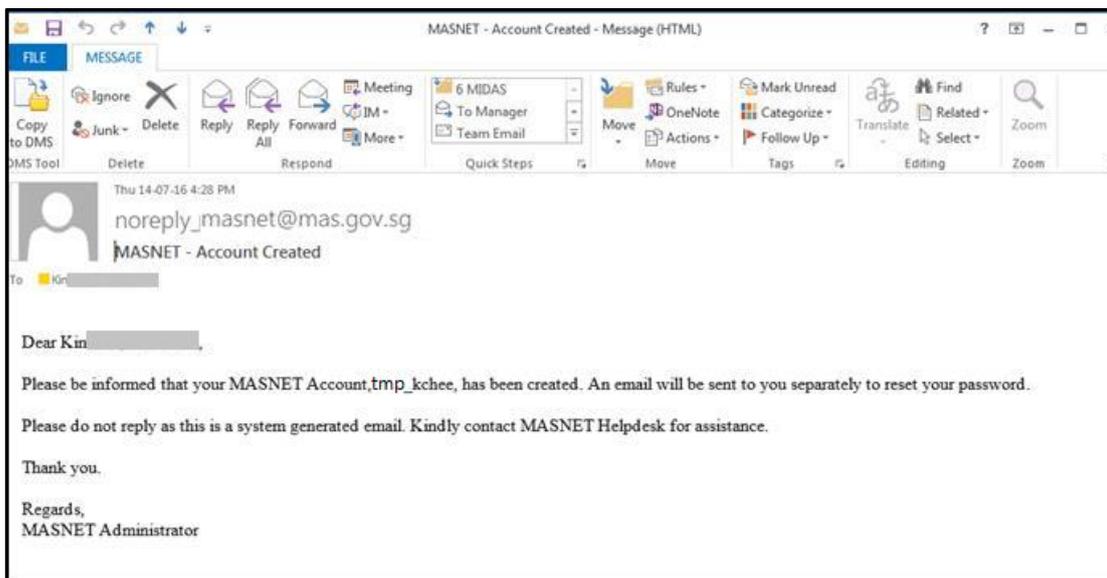
Figure 1: Email notification – Username for temporary MASNET account

3. The second email contains instructions to reset the password for the temporary MASNET account (Figure 2).
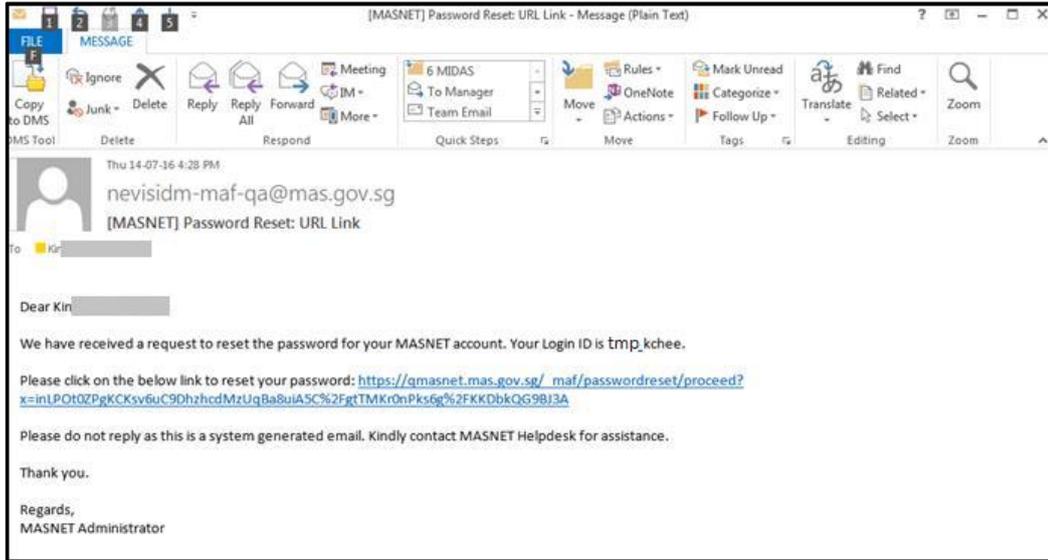
Figure 2: Email notification – Password Reset for temporary MASNET account

4. The URL will direct you to the Password Reset page on the MASNET Website (Figure 3).
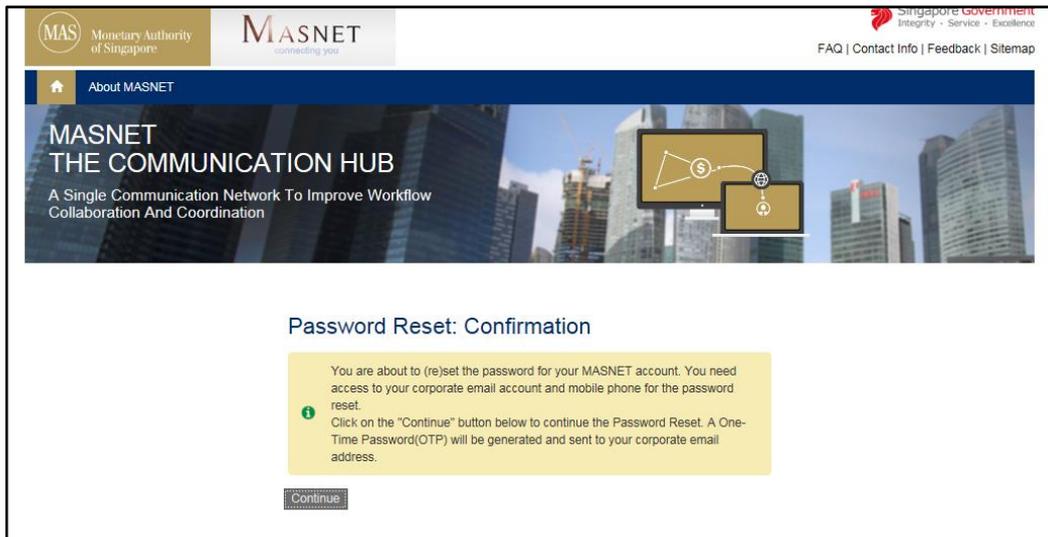

Figure 3: MASNET Website – Password Reset page

5. Click the Continue button to proceed. An email OTP will be sent to your corporate email address (Figure 4).
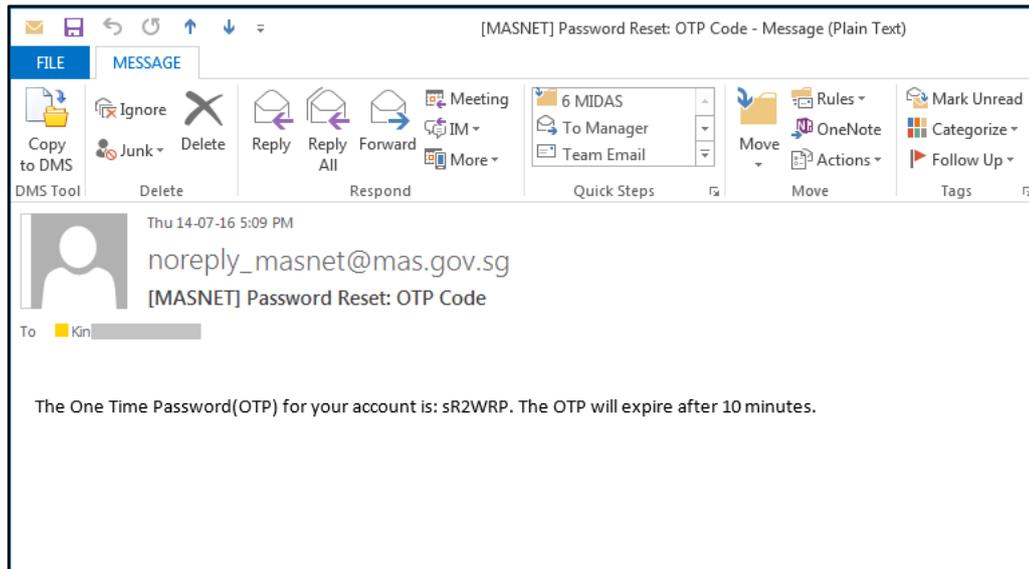
Figure 4: Email notification – Password Reset Email OTP Code

6. Using the OTP stated in the email and click the Submit button (Figure 5).
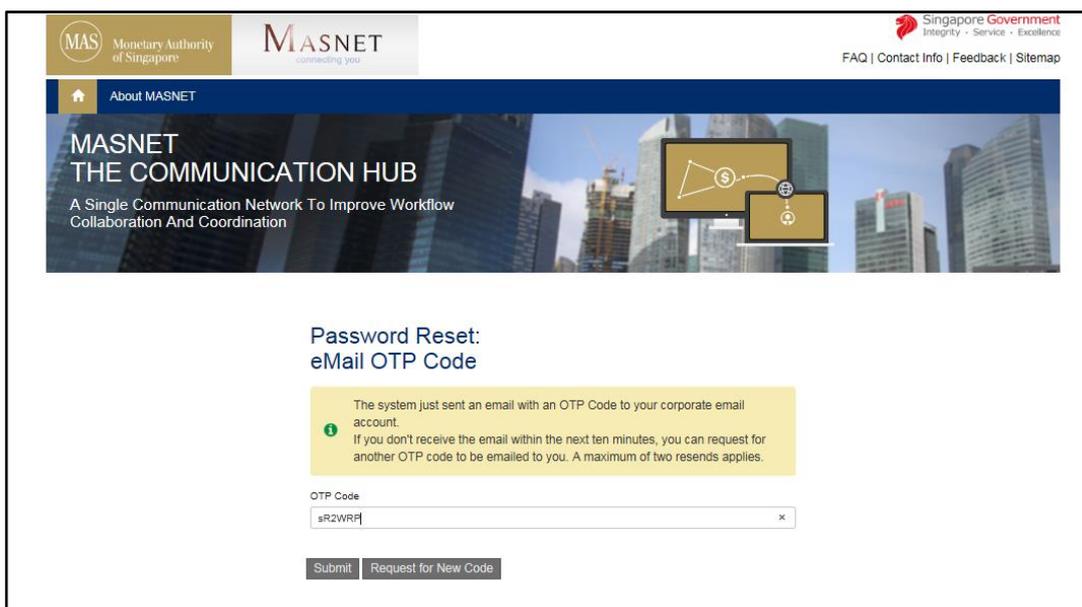
Figure 5: MASNET Email OTP Page

Note:
If the email OTP expires or you accidentally deleted the email, you may click on Request for New Code to generate another email OTP.

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7. Once you have successfully verified your email OTP, you will be prompted to enter your new password for the account.

8. Enter a password that complies with the password policy, then click the Submit button (Figure 6).

Figure 6: MASNET - Set new Password

Note:

The password for MASNET has to comply with the following policy:
  a) Must be at least twelve characters long
  b) Must contain at least one upper-case character, one lower-case character, one numeric and one non-alphanumeric character
  c) Must be different from the past 24 passwords used
  d) Must not be a common password (e.g. password123)

Note:

If the password you set does not comply to the pasword policy, an error message will appear and you will be prompted to continue to set your password.

Figure 7: Error message for setting new password

9. Your temporary MASNET account is ready for you to request for the permanent MASNET accounts.
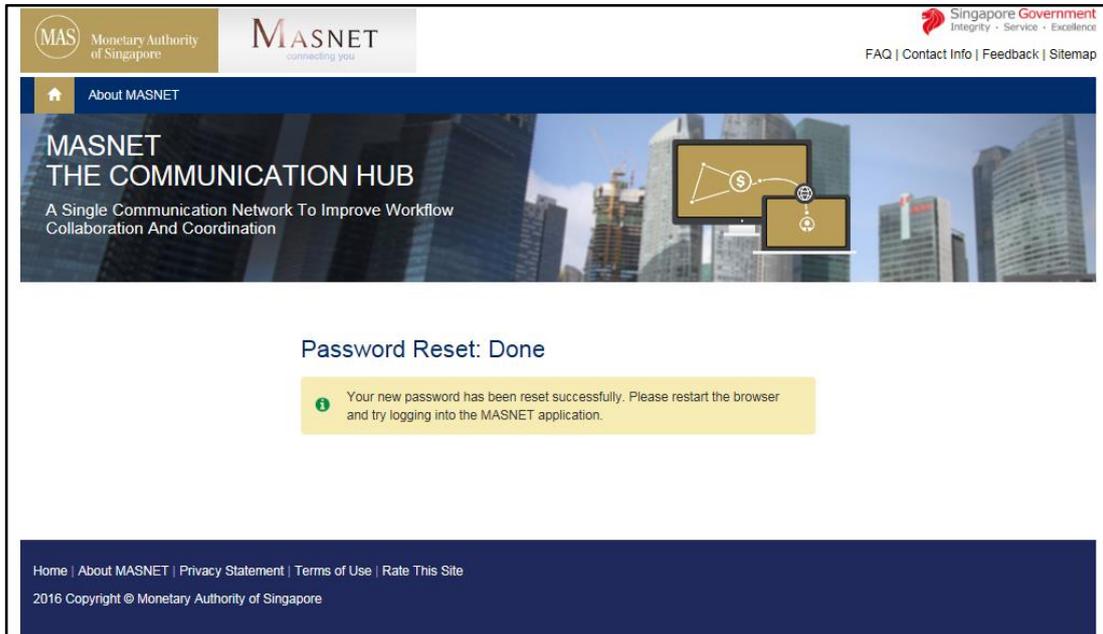
Figure 8: Password reset completed

4.2 Requesting for LO account (For new Licensees)

1. Once you have reset your password for your temporary MASNET account, you may start to request for permanent LO accounts for you company. Access https://masnet.mas.gov.sg/wfweb/ and login using your temporary MASNET account.

2. Click on "Request LO Accounts" in the left menu panel.
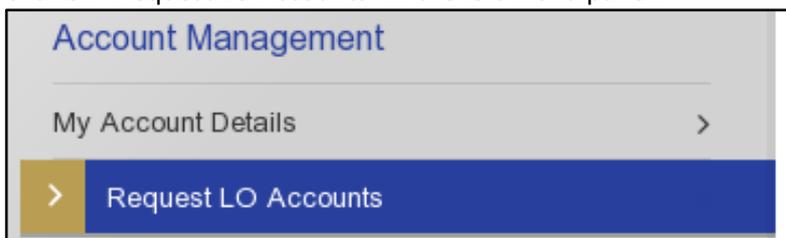
Figure 9: Request LO Accounts menu

3. Fill in the LO accounts' info. User can click on the "+" icon on the right bottom to add another LO account. The maximum number of LO accounts allowed in each request is five.

Figure 10*: Submit LO account form*

4. Click on "Submit" button and the request will be sent to MAS for approval. At the same time, the request will be shown in "My Requests". Please notify your point of contact in MAS after you have submitted your request.

Figure 11: My Request dashboard

5. Once MAS has approved the LO account creation request, email notification will be sent to the requestor and LO.

Subject: MASNET - Request for LO Account

Dear Kin_____,

Please be informed that your request for MASNET account has been completed.

Please do not reply as this is a system generated email. Kindly contact MASNET Helpdesk for assistance.

Thank you.

Regards,
MASNET Administrator
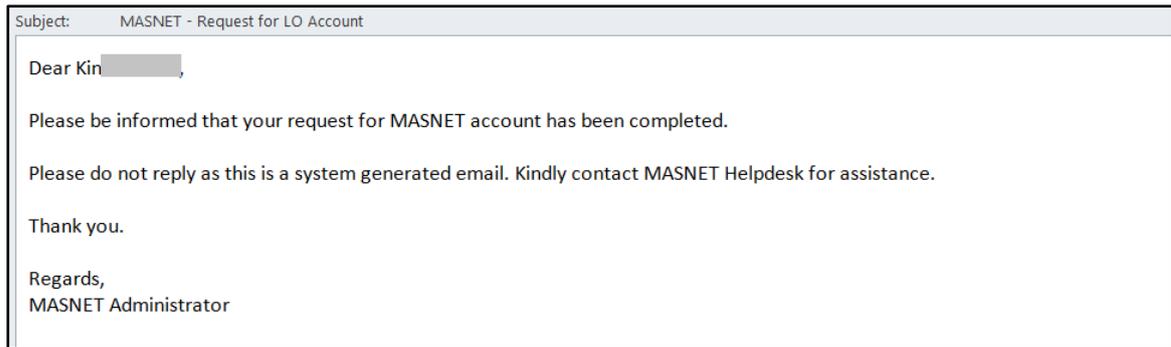
Figure 12: Email notification to requester after the request for permanent MASNET accounts are completed.

4.3 Requesting for Non-licensee account

1. Once you have reset your password for your temporary MASNET account, you may start to request for non-licensees accounts for you company. Access https://masnet.mas.gov.sg/wfweb/ and login using your temporary MASNET account

2. Click on "Request Non-licensee Account" in the left menu panel.
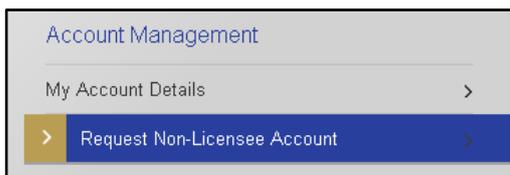
Figure 13. Request Non-Licensees' account menu

3. Select the application role the non-licensee account will have. Refer to Appendix 1 for the Application Roles that are relevant for non-licensees


Figure 14: List of Roles for Non-licensee Account

Table 3. List of roles with its description

4. Fill in the rest of the information. Fields with "*" are the mandatory fields.

Request Non-Licensee Account

Application Access

Role Name

MAF_Fintel.UserAdmin ▼

User Info

First Name

Baron *

Last Name

Calvin *

Valid From

22.08.2016 * 📅

Valid To

22.08.2031 * 📅

Business Type

NA ▼

Mobile Number

+ 6581008100 *

Contact Number

+

Email

baron.calvin@dbk.com *

Submit   Cancel

Figure 15: Request Non-Licensee account form

5. Click on "Submit" button and the request will be sent to MAS for approval. At the same time, the request will be shown in "My Requests". An email notification will be sent to the requestor once the account has been approved by MAS.

5. Managing my permanent MASNET accounts

This section provides a step-by-step walk-through of different phases that all MASNET users (including LOs) will go through, starting from the time the permanent MASNET accounts are created.

Receiving your new MASNET account

1. You will receive one or two email notifications in your corporate email mailbox when your MASNET account is first created.

    All MASNET Subscribers will receive the first email to inform you on the creation of your MASNET account and contains your MASNET username. For MASNET Subscribers who has their MASNET accounts linked to their Corppass profile, please proceed to login using your Corppass account.
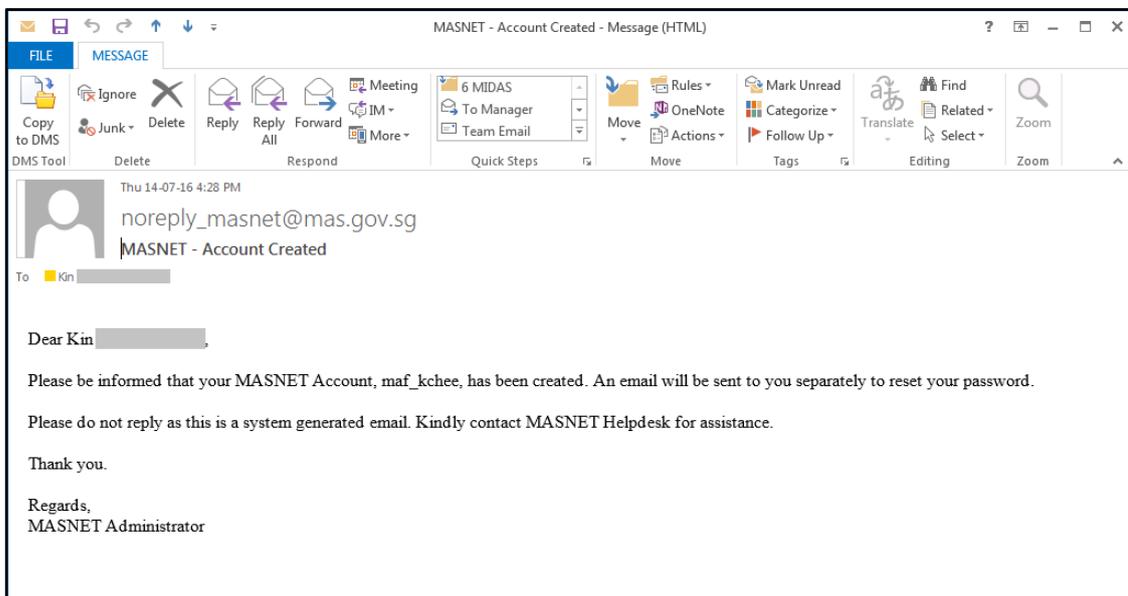
Figure 16: Account created email notification

For MASNET Subscribers without UEN or oversea subscribers, there will be a second email contains the instructions to reset your password. Click on the password reset URL in the email body to begin the password reset process.
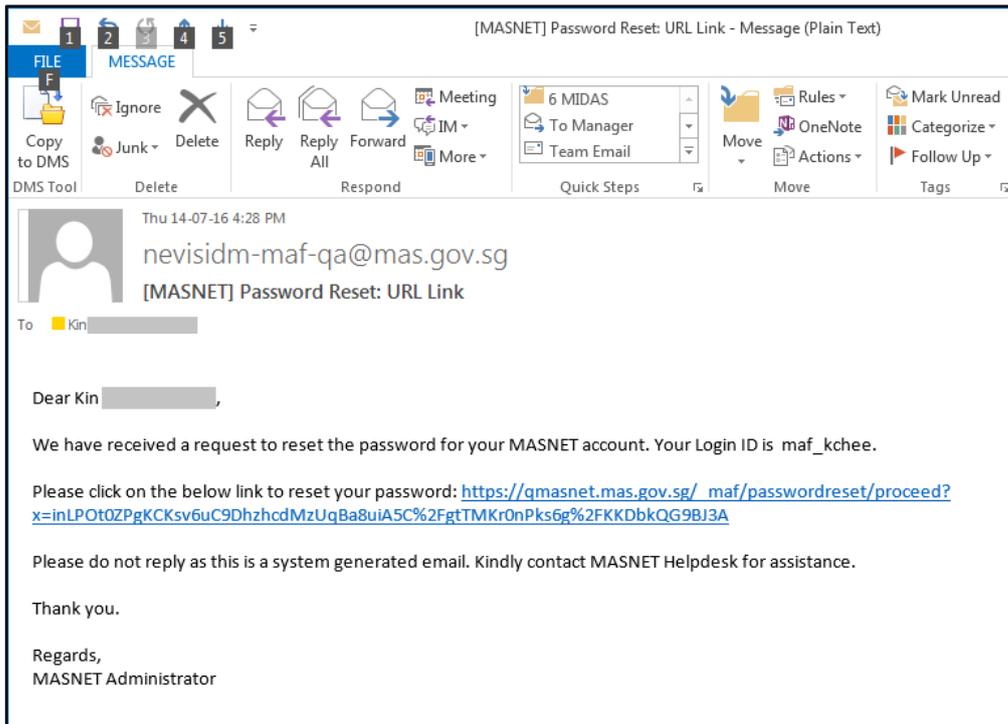
Figure 17: *Reset password email notification*

2. You will be redirected to the password reset page. Click Continue to proceed with resetting your password.
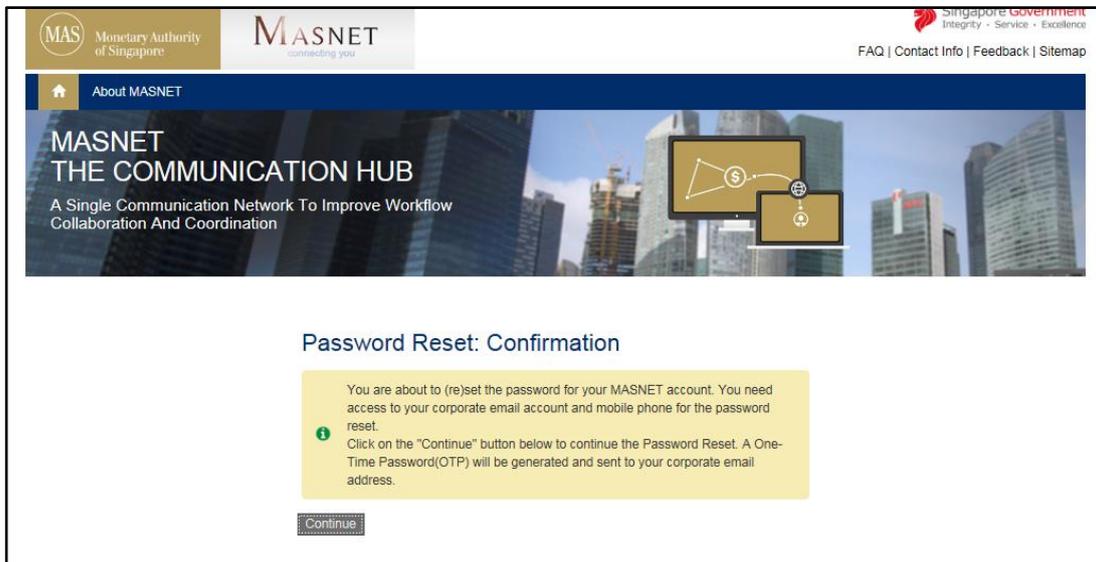
Figure 18: Initial Screen to start the reset password

3. An email OTP will be sent to your corporate email address. Enter the OTP into the email OTP page and click Submit.
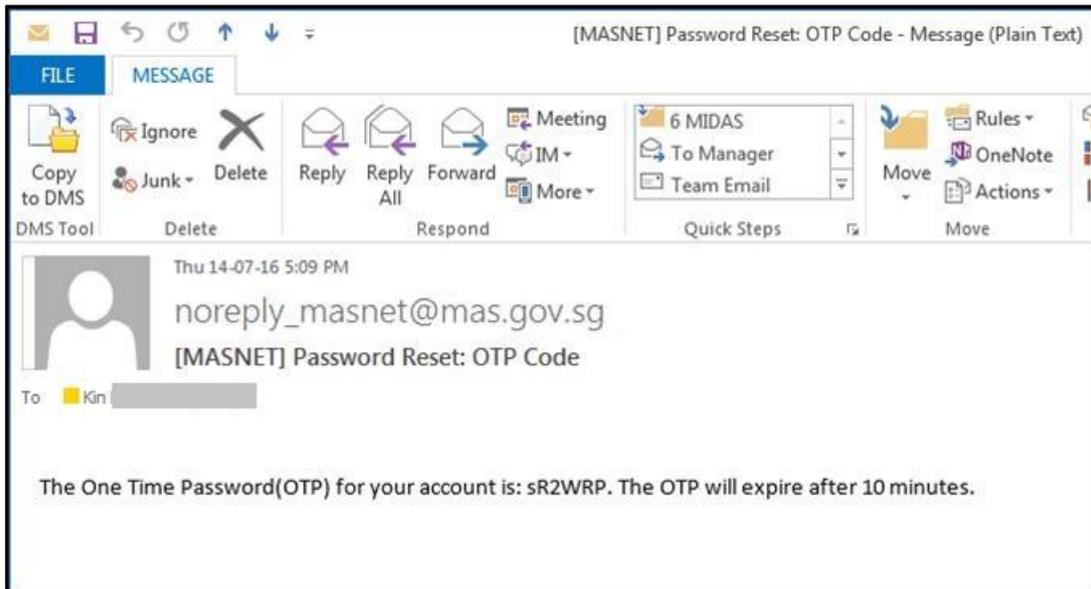
Figure 19: Email notification for Email-OTP
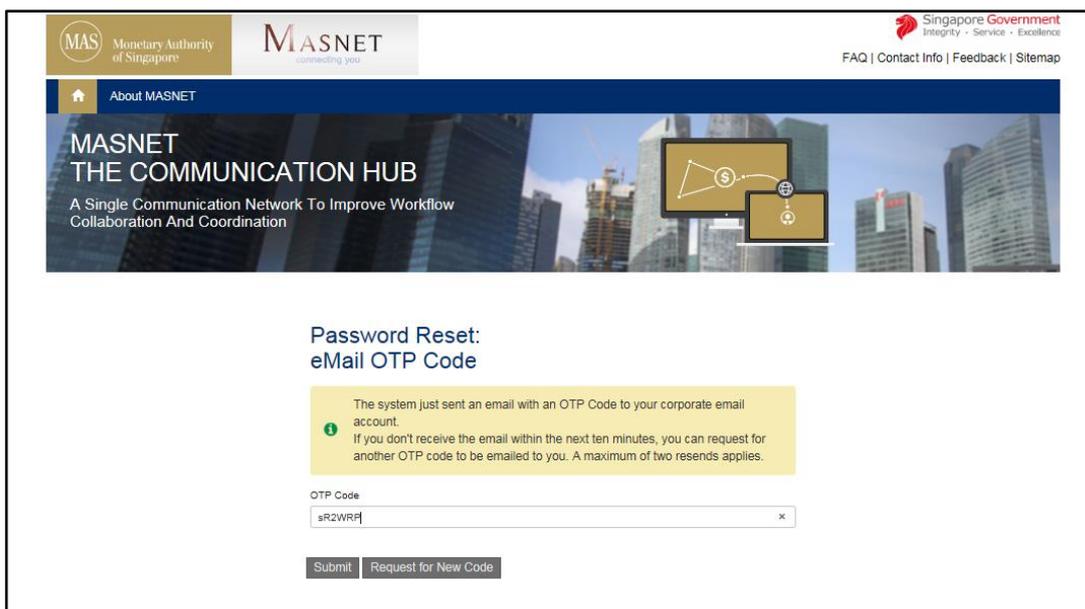
Figure 20: Email OTP Submission

Note:
If the email OTP expires or you accidentally deleted the email, you may click on Request for New Code to generate another email OTP.

4. An SMS OTP will be sent to your mobile number. Enter the SMS OTP on the SMS OTP page and click Submit
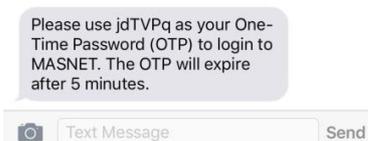
Figure 21: SMS OTP
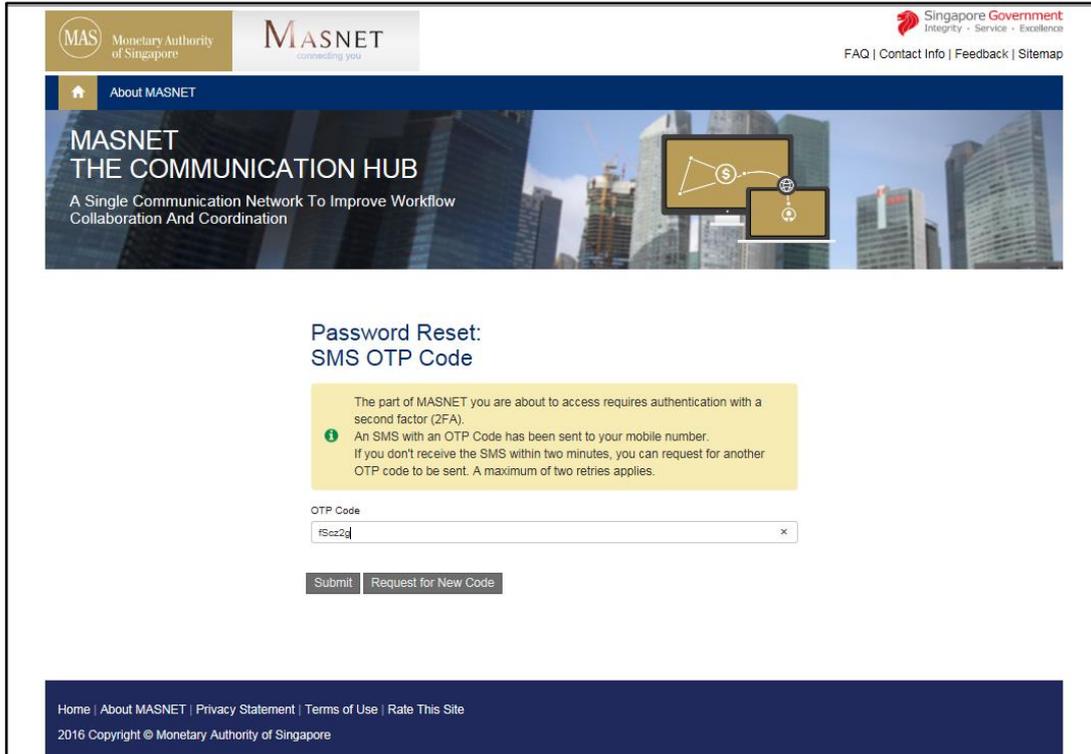
Figure 22: SMS OTP Submission

> **Note:**
> If the SMS OTP expires or you accidentally deleted the SMS, you may click on Request for New Code to generate another SMS OTP.

5. Once you have successfully verified your email and SMS OTP, you will be prompted to enter your new password for the account. Enter the password that comply to the password policy can click Submit.
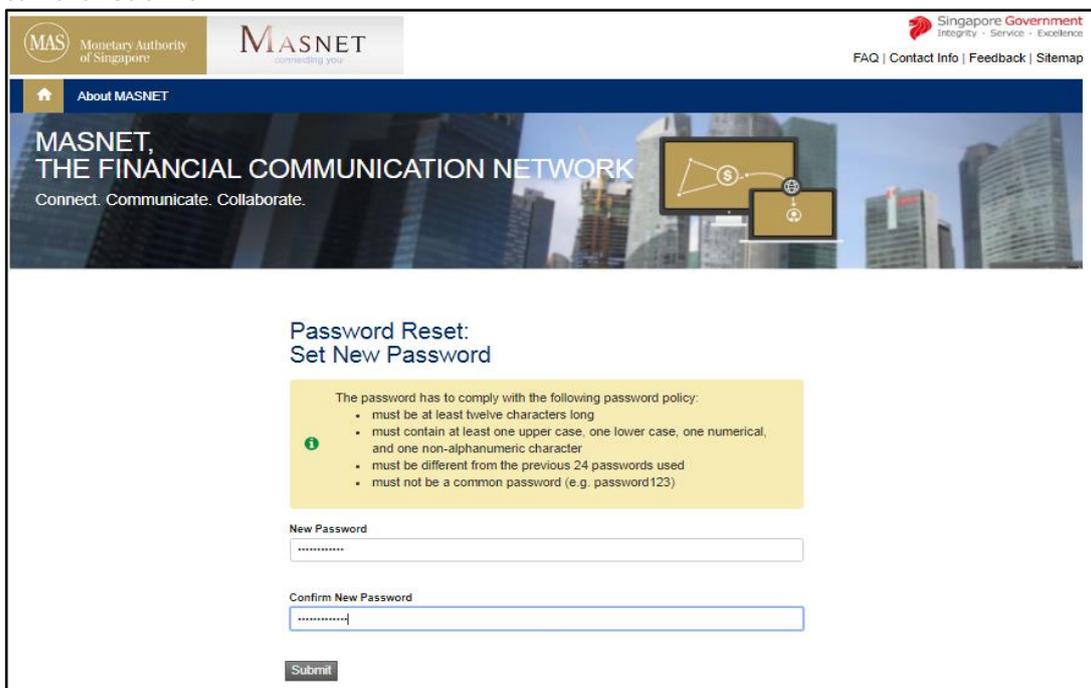
Figure 23: Setting new password

> **Note:**

The password for MASNET has to comply with the following policy:

- e) Must be at least twelve characters long
- f) Must contain at least one upper-case character, one lower-case character, one numeric and one non-alphanumeric character
- g) Must be different from the past 24 passwords used
- h) Must not be a common password (e.g. password123)

Note:

If the password you set does not comply to the password policy, an error message will appear and you will be prompted to continue to set your password.

Figure 24: Password reset error message.

6. Once you have set a password that complies with the password policy, you may start to use your MASNET account.

Figure 25: Password reset confirmation message.

5.1 Resetting your password

1. Go to the MASNET Login Page and click "Help! I forgot my password" link to reset your password.

Figure 26: Login page with Help! I forgot my password link

2. Enter the word that your see from the Captcha image (as highlighted) and your MASNET username in the textboxes provided. Click Submit to proceed to reset your password.


Figure 27: Initial screen to start with password reset

Note:
If you are unable to see the word in the Captcha clearly, click New Captcha to refresh the Captcha.

3. Once the password has been reset, an email notification to reset your password will be sent to your corporate email. Please refer to *Receiving your new MASNET account* to reset your password.

5.2 Logging in to MASNET administration portal

1. Go to MASNET homepage at https://masnet.mas.gov.sg and click Login

    * Proceed to Step 2 if there is Corppass account associated to your account.
    * Proceed to Step 3 if there is no Corppass account associated to your account.
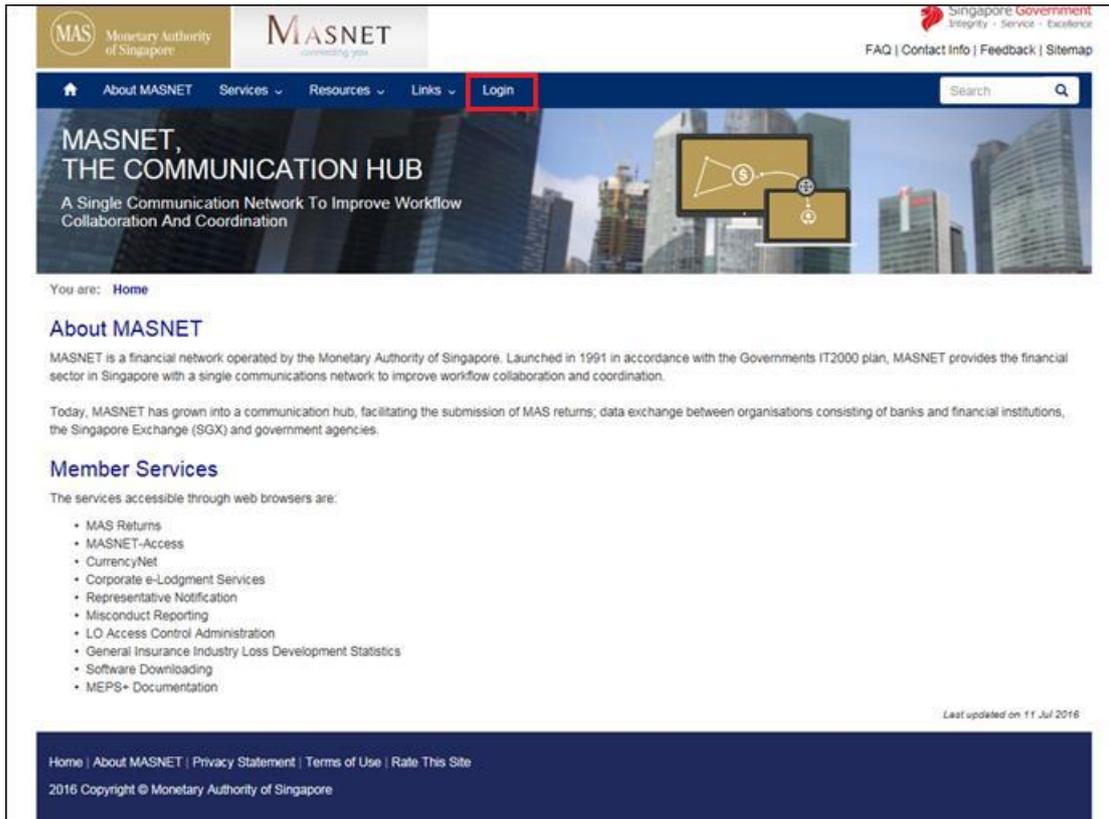
Figure 28: Portal page with Login link

Note:
MAS recommends all MASNET users to login MASNET using your Corppass account.

2. Login to your Corppass account via your Singpass by scanning QR code or enter your Singpass ID and Password. Click log in.
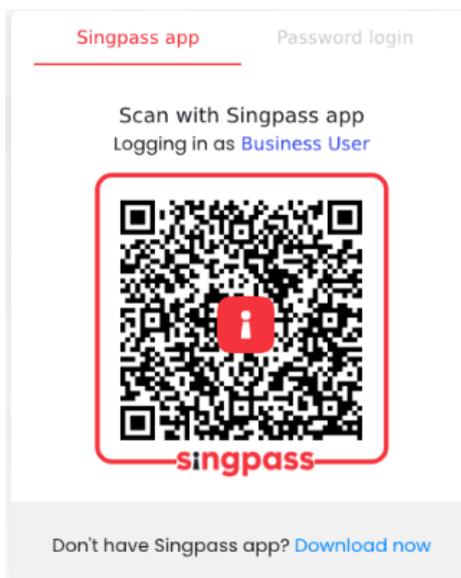

Figure 29: Singpass QR code page
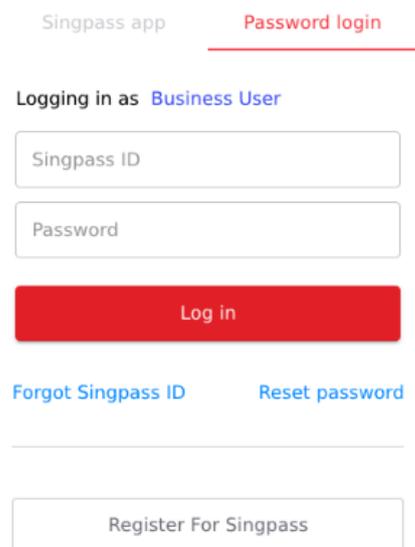
Figure 30: Singpass Login page

3. Enter your MASNET username and Password. Click Submit to login.

Figure 31: MASNET Login page

4. After login, a SMS OTP will be sent to your mobile phone. Enter the OTP and click Submit.

Figure 32: Page to submit SMS OTP

Note:
The SMS OTP is valid for only five minutes. If you enter the OTP after five minutes, the OTP verification will fail. A maximum of two retries is allowed before the account will be temporarily locked for 30 minutes.

> **Note**:
> A maximum of 2 additional requests of OTP code is allowed.

5. Once you have login successfully, click "My Account" on the right to update your account profile.

Figure 33: Account information page

> **Note:**
> For users with Liaison Officer role, there will be more functions available on the left menu.

> **Note:**
> Instead of accessing the profile page via the MASNET website, you can also access the page directly by following this URL, https://masnet.mas.gov.sg/wfweb

5.3 Updating my basic profile

1. Login to the MASNET administration portal by following the steps in *5.2 Logging in to MASNET administration* portal

Figure 34: Account Information Page

2. To update your First Name and Last Name, you may change the names directly in the fields and click Save Changes.

Figure 35: Account details page to update user information

5.4 Changing my password

1. Login to the MASNET administration portal by following the steps in *5.2 Logging in to MASNET administration* portal

Figure 36: Account information page with password field

2. Click on the Edit icon beside the password field.
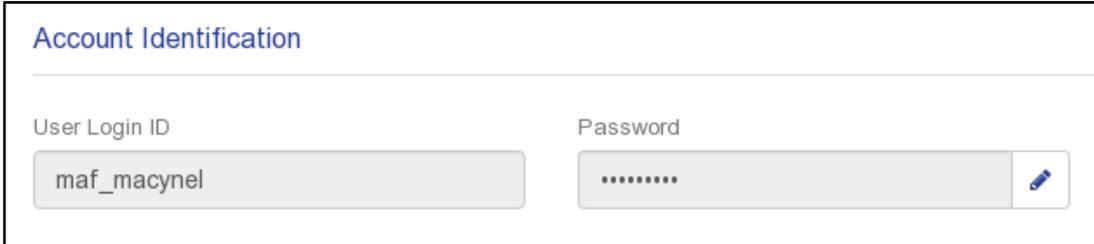
Figure 37: User login id and password field.

Note:
You may also change the password by accessing the quick menu on the top right hand corner of the page.
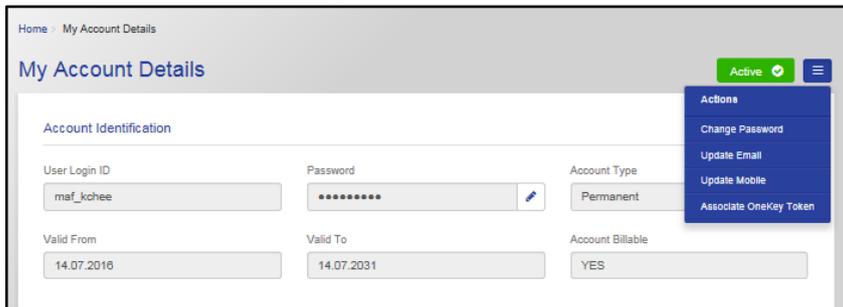
Figure 38: Quick access to change password

3. Enter your existing password, followed by the new password and confirmation of new password. Click Submit to confirm the change.

Figure 39: Page to reset the password

4. Once the password has been changed successfully, click Continue to proceed.

*Figure 40: Password reset confirmation page*

5.5 Updating my corporate email address

1. Login to the MASNET administration portal by following the steps in *5.2 Logging in to MASNET administration* portal

Figure 41: Account information page

2. Click on the Edit icon beside the email field.

Figure 42: Email id and Mobile number fields

Note:
You may also change the email by accessing the quick menu on the top right hand corner of the page.
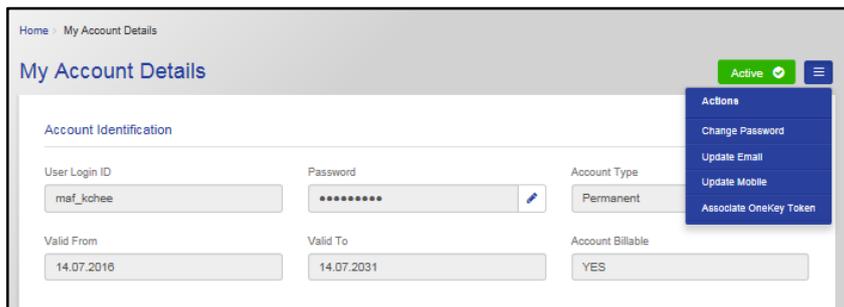
Figure 43: Quick access menu to update email

3. Enter your new email address and click Next to verify the new email.
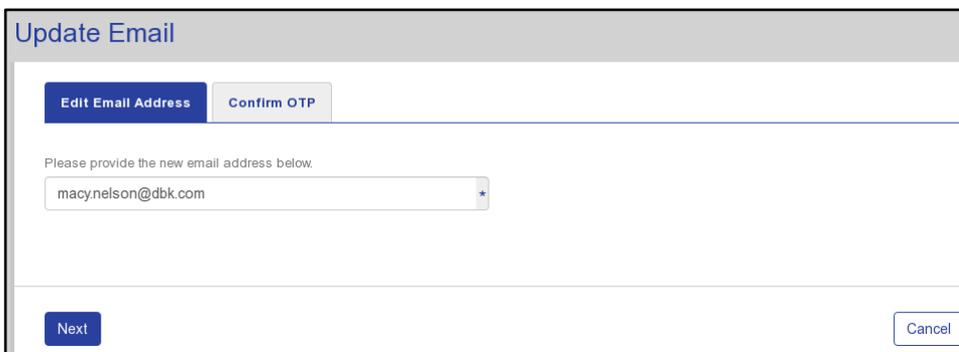
Figure 44: Email id field to update new email.

4. An OTP will be sent to the new email address. Enter the OTP and click Confirm to proceed with the update.

   Once the OTP verification is completed, a successful message will be displayed.

Figure 45: Email OTP submission page

5.6 Updating my mobile number

1. Login to the MASNET administration portal by following the steps in *5.2 Logging in to MASNET administration* portal

Figure 46: Account Information page

2. Click on the Edit icon beside the mobile number field.

Figure 47: Email id and mobile number fields

Note:

You may also change the mobile number by accessing the quick menu on the top right hand corner of the page.
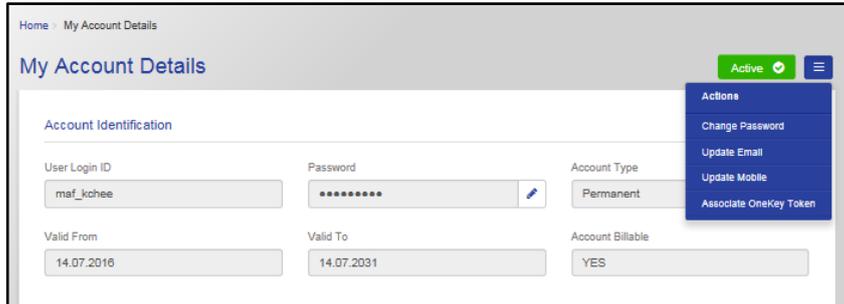
Figure 48: Quick access to update mobile

3. Enter your new mobile number and click Next to verify the new mobile number.
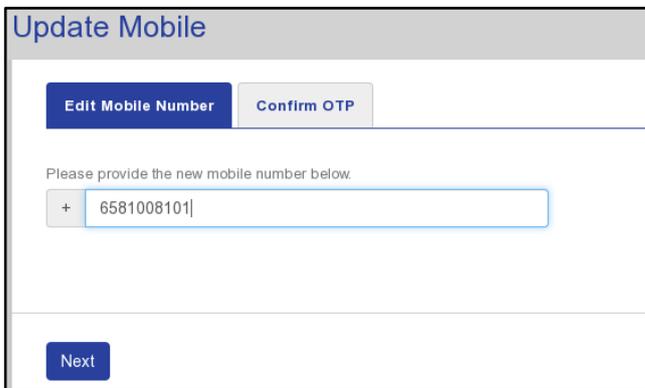
Figure 49: Mobile id field to update new mobile number

Note:
The SMS OTP supports both local and overseas number. Please indicate your country code in front of your mobile number.

4. An OTP will be sent to the new mobile number. Enter the OTP and click Confirm to proceed with the update.

   Once the OTP verification is completed, a successful message will be displayed.

Figure 50: SMS OTP submission page.
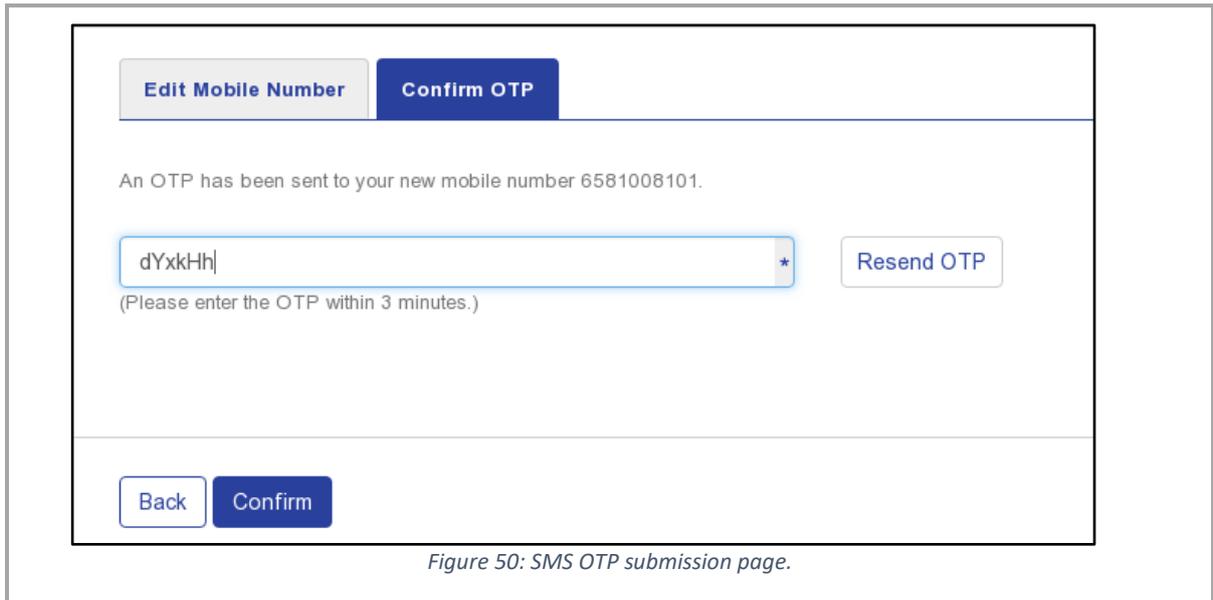
5.7 Associating your Corppass account

1. Login to the MASNET administration portal by following the steps in *5.2 Logging in to MASNET administration* portal

Figure 51: Account Information page

Note:
MAS recommends all MASNET users to link their MASNET account to Corppass account and use Corppass to access MASNET services.

2. To link your MASNET account to Corppass account, please key in the details of the user under the Corppass Identity and click Save Changes.

Figure 52: Account details page to update Corppass Identity

3. Upon successful linking of the MASNET account to Corppass account, MASNET user will be able to login to their Corppass account via Singpass.

6. Administering MASNET accounts for my company

This section provides a step-by-step walk-through of different administration function that LOs are allowed to perform in the MASNET administration portal on behalf of the company.

6.1 Manage MASNET Billing Statement Recipient

1. Click on "Manage Nominees" menu in the left menu panel.
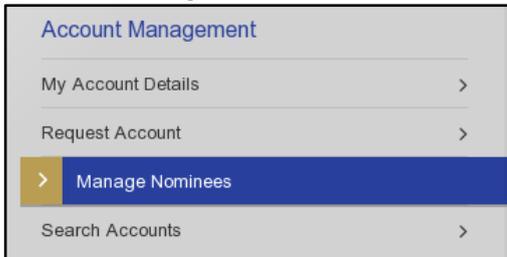
Figure 53: Manage Nominees menu

2. The current Billing nominees will be displayed.

Figure 54: Page with the current nominees

3. Click on "Modify" to update the billing nominees.
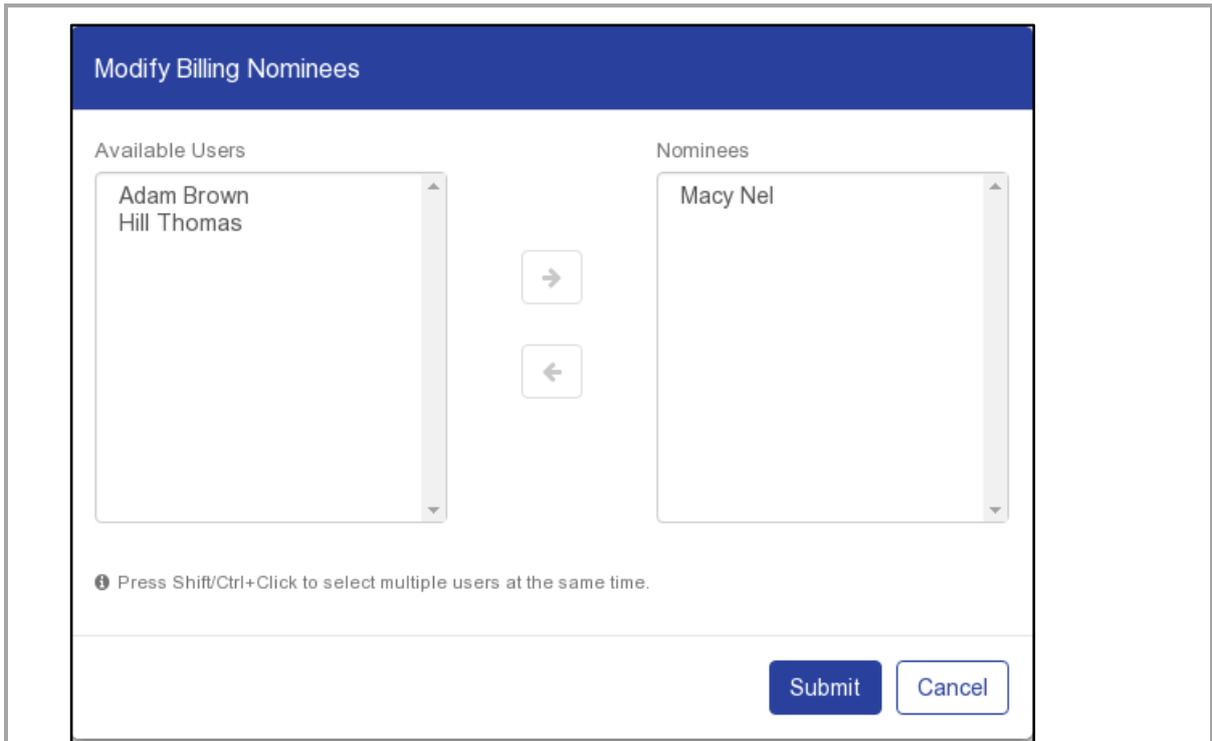
Figure 55: Page to modify the Billing Nominees

4. Update the "Nominees" list on the right side.
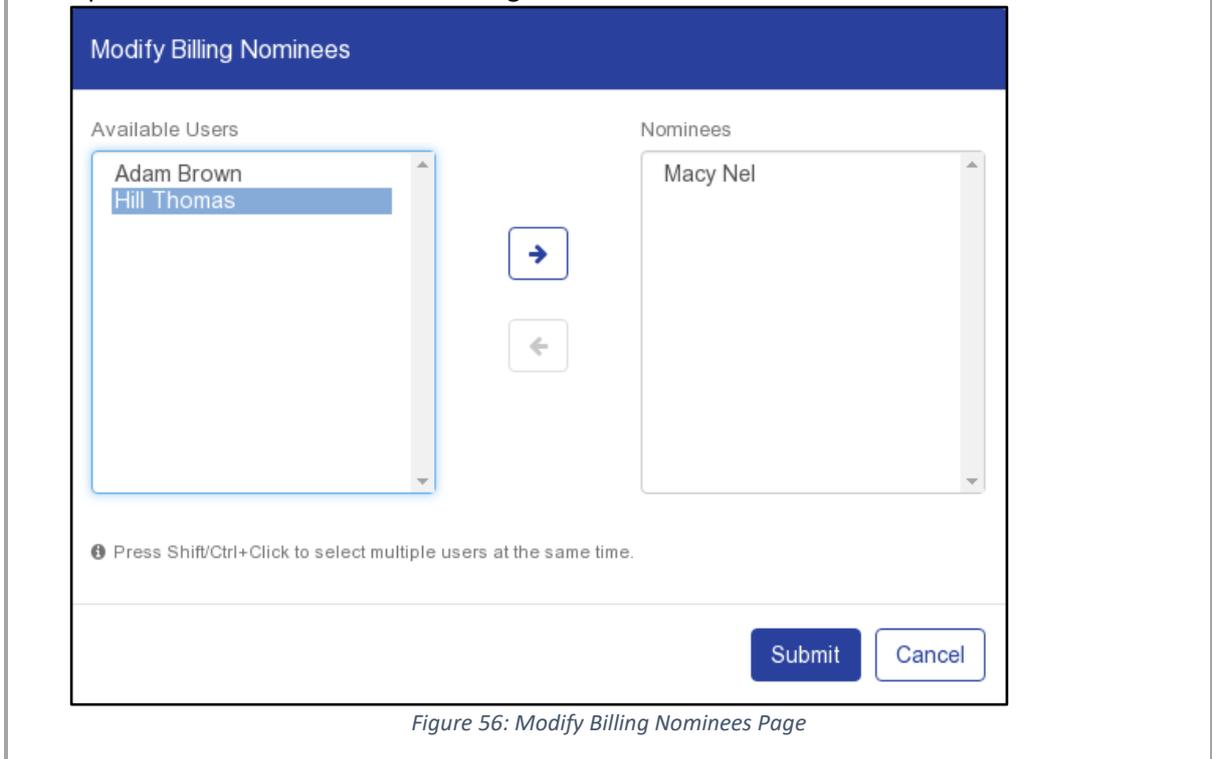
Figure 56: Modify Billing Nominees Page

5. Click on Submit to save the changes. A successful message will be shown upon success.

6.2 Manage MEPS+ Current Account Statement Recipient

1. Click on Manage Nominees menu in the left menu panel.
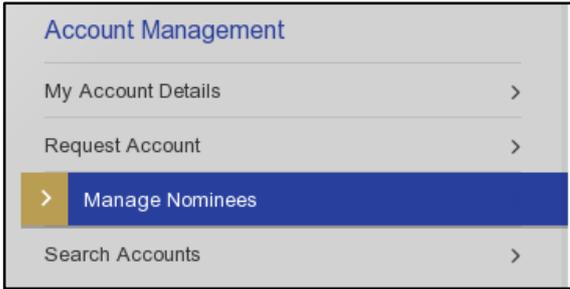
Figure 57: Manage Nominees menu

2. Click on the MEPS+ tab to view current assigned nominees.
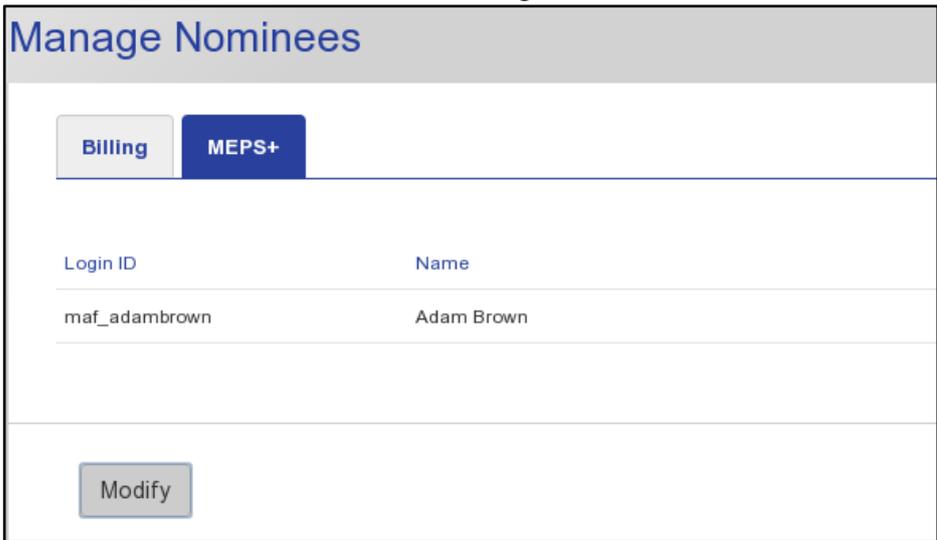
Figure 58: MEPS+ Current nominees page

3. Click on Modify to update the MEPS+ nominees.
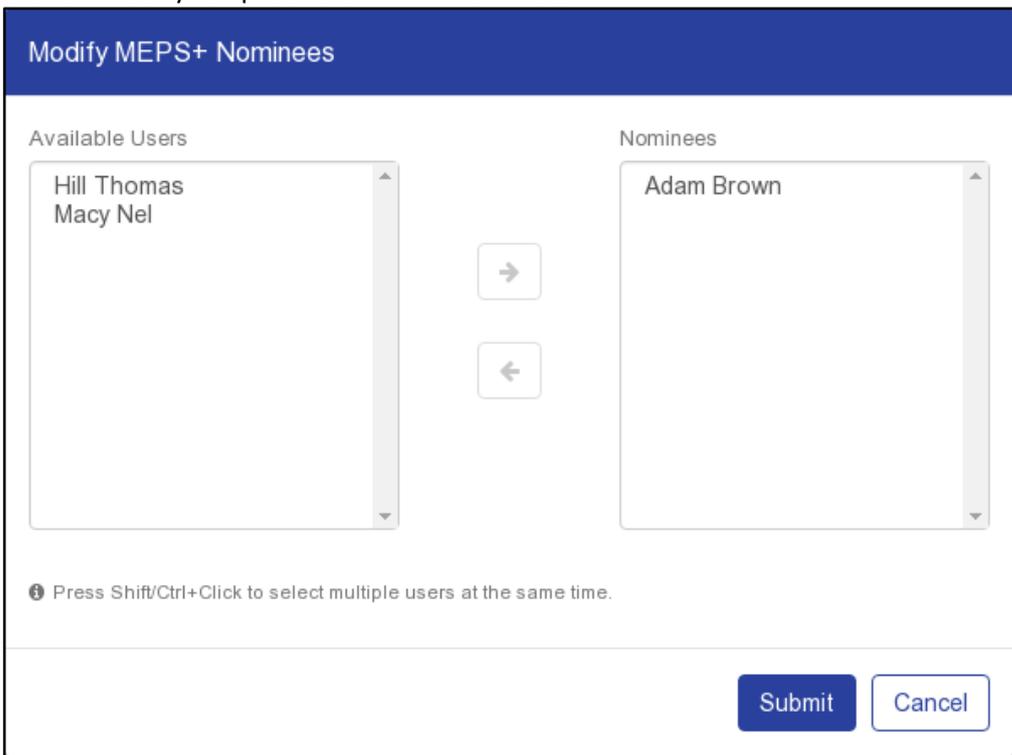
Figure 59: Modify MEPS+ nominees page

4. Update Nominees on the right side.

Figure 60: Select, assign and Submit MEPS+ nominees

5. Click on Submit to save the changes. A successful message will be shown upon success.

6.3 Request for New MASNET Account

1. Click on Request Account in the left menu panel. This function is only available to LO.
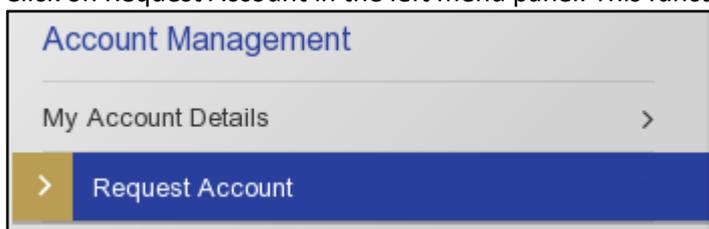
Figure 61: Request Account menu

2. Fill in the user details. Fields with "*" are the mandatory fields.

Figure 62: Account Information with mandatory fields

3. Click on Submit button and the request will be sent for approval. At the same time, the request will be shown in "My Requests". The request will be routed to the other LO for approval.

4. The account will be created when another LO from the company approves the request from "My Task" list.

6.4 Approving/Rejecting a request

1. The home page will be the "Dashboard". This function is only available to LO.

Figure 63: Dashboard to see the pending tasks

2. An alternative approach to view the pending requests is through the **"My Tasks"** menu in the left menu panel.
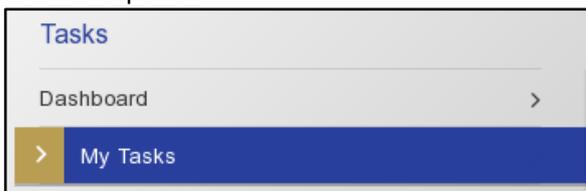
Figure 64: My tasks menu

3. Clicking on the task title or the corresponding "Start" button to view its details.

Figure 65: Terminate a user account request in dashboard

Figure 66: User account information to terminate

4. Check the details of the task. Put some remarks (optionally) and click on "Approve" button. A pop-up shows to confirm the approval operation.

Figure 67: Approving request confirmation message.

5. Check the details of the task. Put some remarks (optionally) and click on "Reject" button. A pop-up shows to confirm the reject operation.

Please Confirm

Do you wish to proceed with rejecting this request?

[Confirm] [Cancel]
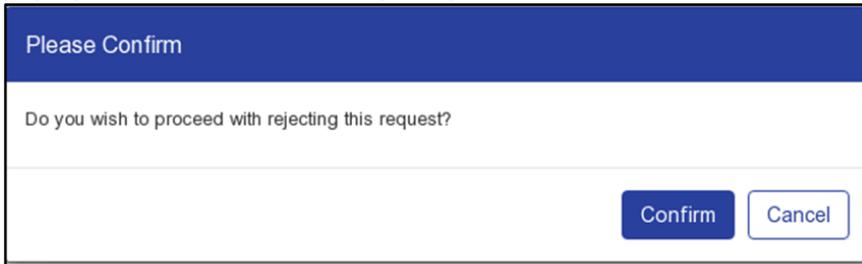
Figure 68: Rejecting request confirmation message.

6. Click on Confirm button and the request will be approved or rejected.

6.5 Withdrawing a request

1. The home page will be the "Dashboard".

Home ＞ Dashboard

Dashboard

⊘ Pending Tasks	Requester	Due Date	Actions
ⓘ There is no pending tasks. Please go to **My Tasks** to see available tasks.			

⊘ In-Progress Requests	Status	Last Update Date	Actions
○ Terminate Company Subscription Company Subject: DBK_U20060425C	Pending	May 5, 2016	Withdraw ＞
○ Terminate a User Account User Subject: Macy Nel	Pending	May 5, 2016	Withdraw ＞
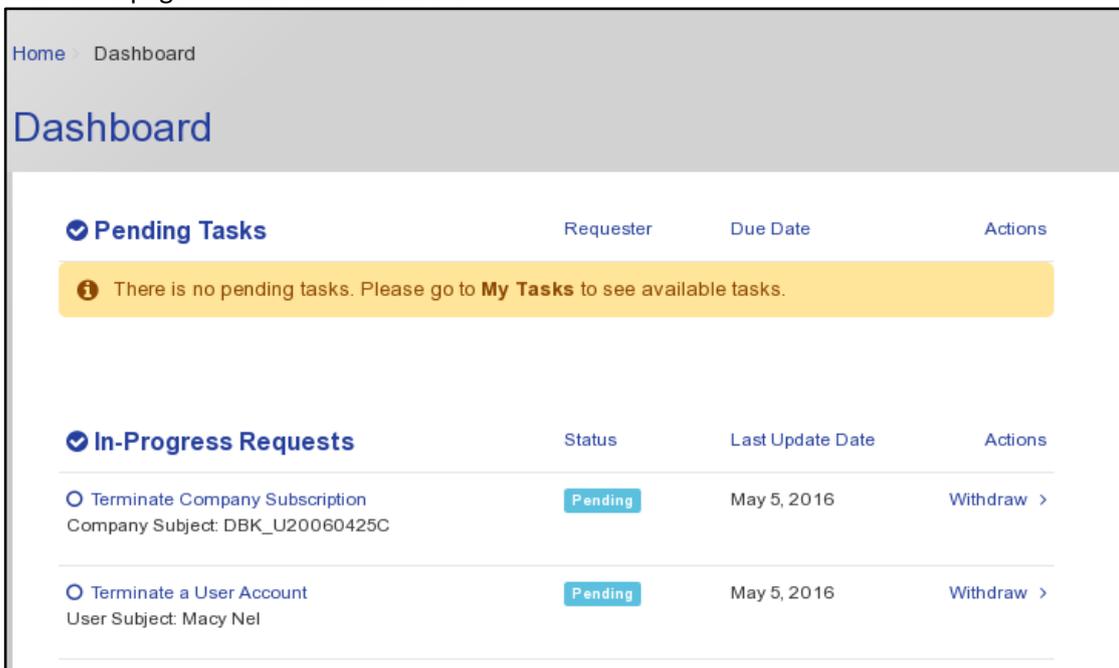
Figure 69: Home or Dashboard page.

2. An alternative approach to view the pending requests is through the My Requests menu in the left menu panel.

Tasks

Dashboard ＞

My Tasks ＞

＞ My Requests

Figure 70: My request menu to see all the pending request

3. Click on the "Withdraw" action link on the row of the intended request.

4. An alternative approach to start the "Withdraw" process is clicking on the request to view its details, and then click on "Withdraw Request" button.

Figure 71: Withdraw request page

5. A pop-up shows to confirm the withdraw operation.

Figure 72: Withdraw confirmation pop-up

6. Click on Confirm button and the request will be withdrawn.

6.6 View request status

1. Click on My Requests menu in the left menu panel.

Figure 73: My Request menu

2. Under "Completed Requests" section, all the completed Requests and their status are shown. Click on one request title will open its details.

Figure 74: Completed request section in the dashboard

6.7 View Completed Tasks

1. Click on "My Tasks" menu in the left menu panel.

Figure 75: My task menu

2. Under "Completed Tasks" section, all the completed tasks and their status are shown. Click on one task title will open its details.

Figure 76: Completed request section.

6.8 Search Accounts

1. Click on "Search Accounts" in the left menu panel.
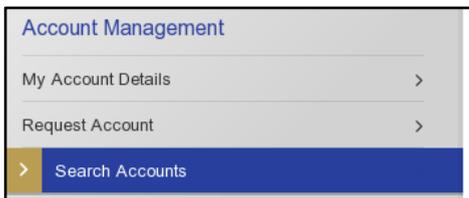
Figure 77: Search Account menu

2. Enter partial login id of the user(s) and click on the search icon. (Or Click on the "Show All Users" to list all users of the LO's company)

Figure 78: Searchable fields in user search page.

3. Click on the user's Login ID to view its details or perform other operations.

6.9 Deleting an account

1. Follow *6.8 Search* Accounts to show a user's details.

2. On the user details page, click on "Terminate" button.

Figure 79: User details page to terminate account

3. The alternative approach is to choose "Terminate Account" from the quick menu.

Figure 80: Quick access menu to termination account

4. A pop-up shows to confirm the termination request. Click on Confirm to send request to checker to approve. At the same time, the request will be shown in "My Requests".
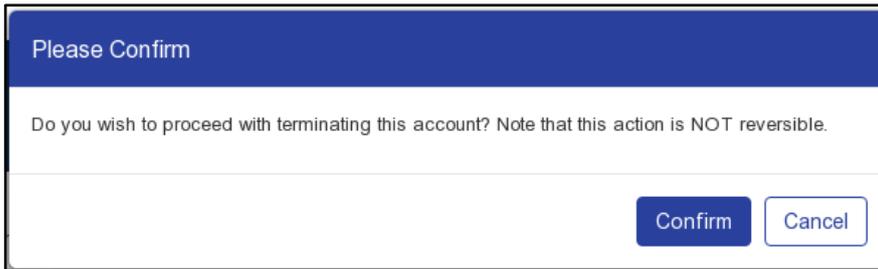
Figure 81: Confirmation pop-up to terminate account

*If the user has MAF_Email.Base role, user's MASNET email account will be disabled as well. The changes will take effect from the next day.

6.10 View/Update users' basic profile

1. Follow *6.8 Search* Accounts to show a user's details.

2. Update the fields that need to be changed. The user's basic info such as Valid From, Valid To, First Name, Last Name, etc can be modified directly.

Figure 82: User details page to update the user fields.

3. After modifying, the bottom buttons will be changed.

4. Click on Save Changes and a successful message will be shown upon success.
   Or click on "Reset Changes" to undo all the changes.

6.11 Associate Corppass account for MASNET accounts

1. Follow *6.8 Search* Accounts to show a user's details.
2. Follow *5.7 Associating your Corppass* account Step 2-3 to associate the Corppass account to the user's MASNET account

6.12 Activate account

MASNET accounts will be deactivated if there's no activity within the last 18 months. If these accounts are still required, LOs can make use of this function to re-activate the account. Please note that MASNET accounts that are deactivated are still chargeable.
1. Follow *6.8 Search* Accounts to show a user's details.
2. On the user details page, click on Activate button.   *Figure 83: User details page with Activate button*
3. The alternative approach is to choose "Activate Account" from the quick menu.   *Figure 84: Quick access to activate account*
4. A pop-up shows to confirm the activation operation. Click on Confirm to proceed. A successful message will be shown upon success.
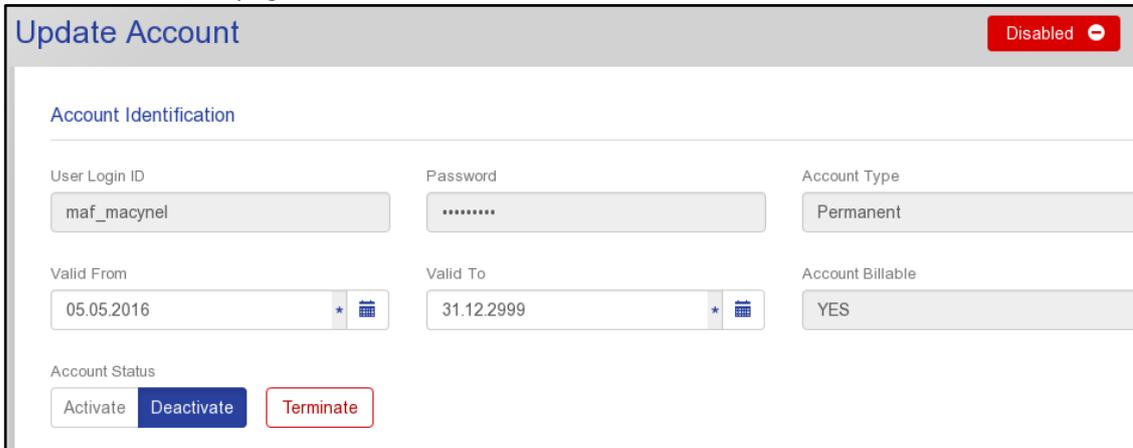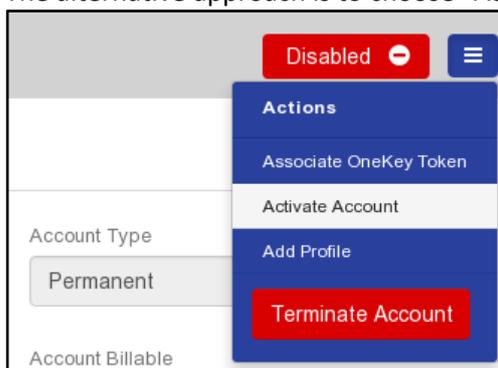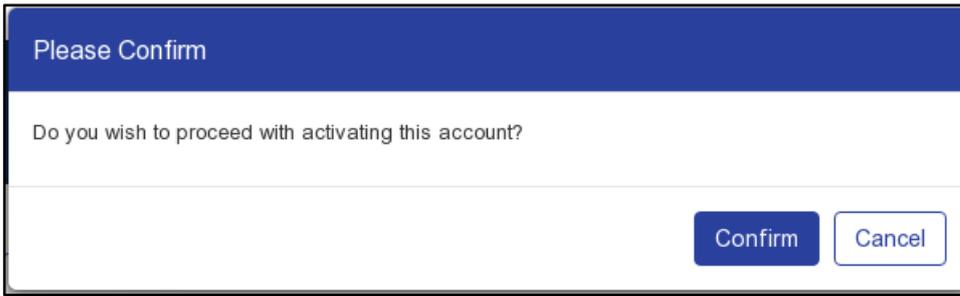
Figure 85: Confirmation pop-up before activating the account

If the user has MAF_Email.Base role, user's MASNET email account will be created/enabled back. The changes will take effect from the next day.

6.13 Deactivate account

1. Follow *6.8 Search* Accounts to show a user's details.

2. On the user details page, click on Deactivate button.
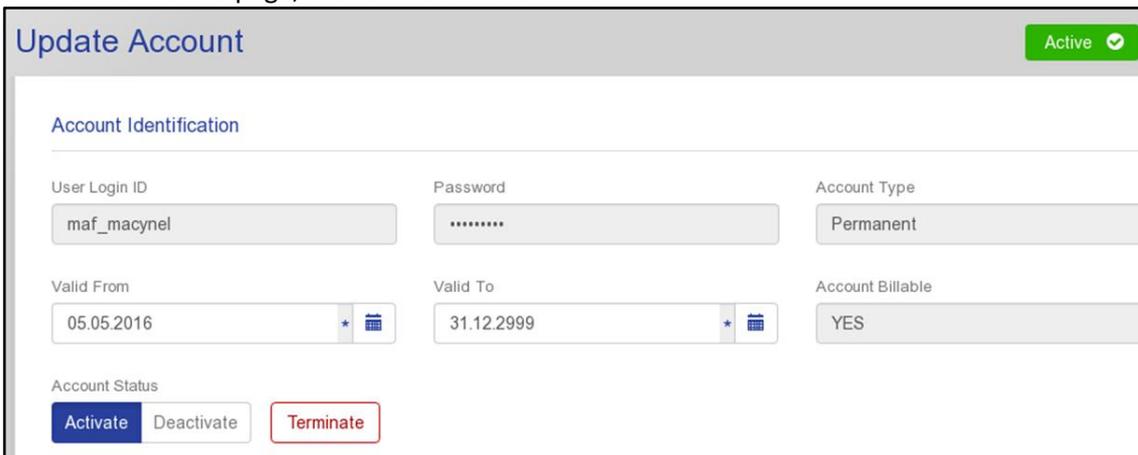
Figure 86: User details page with deactivate button.

3. The alternative approach is to choose "Deactivate Account" from the quick menu.
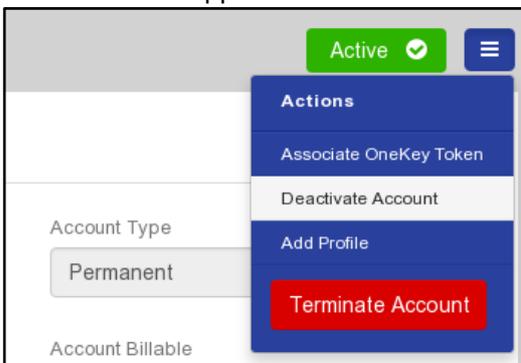
Figure 87: Quick access to Deactivate account

4. A pop-up shows to confirm the deactivation operation. Click on "Confirm" to proceed. A successful message will be shown upon success.
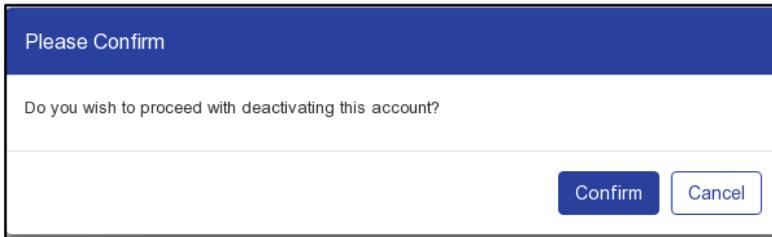
Figure 88: Confirmation pop-up before deactivating the account

* If the user has MAF_Email.Base role, user's MASNET email account will be disabled as well. The changes will take effect from the next day.

6.14 Assign roles

For users to access applications, application roles are required to be assigned to the user. Follow the below steps to assign the required roles to user. This function is only available to LO.

1. Follow *6.8 Search* Accounts to show a user's details.

2. In the "Profiles" section, click on the profile on which roles will be assigned.

Figure 89: Section to assign roles

3. There are two kinds of roles that can be managed. One is IDM, the other one is Application. IDM roles are roles for user administrator (e.g. LO) who can manage other users' accounts details. Applications roles are roles for all the MASNET applications access.

   The "Add IDM Roles" (or "Add Application Roles") button will be enabled if there are available roles that can be assigned. Click on the intended button.
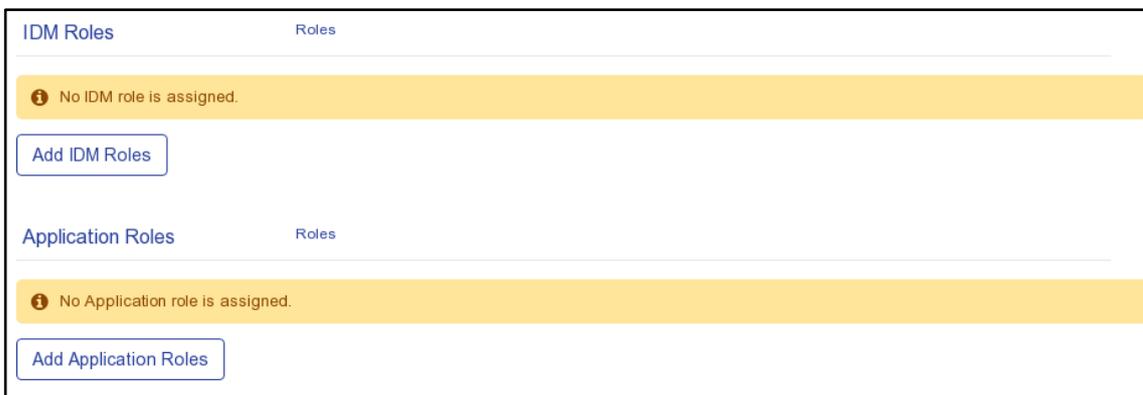
Figure 90: Buttons to add idm and application roles

4. If it's for Application Roles, different applications can be selected from the dropdown list if there are roles of multiple applications available.

   Please refer to Appendix 1 for the MASNET Services and the respective roles to be granted.
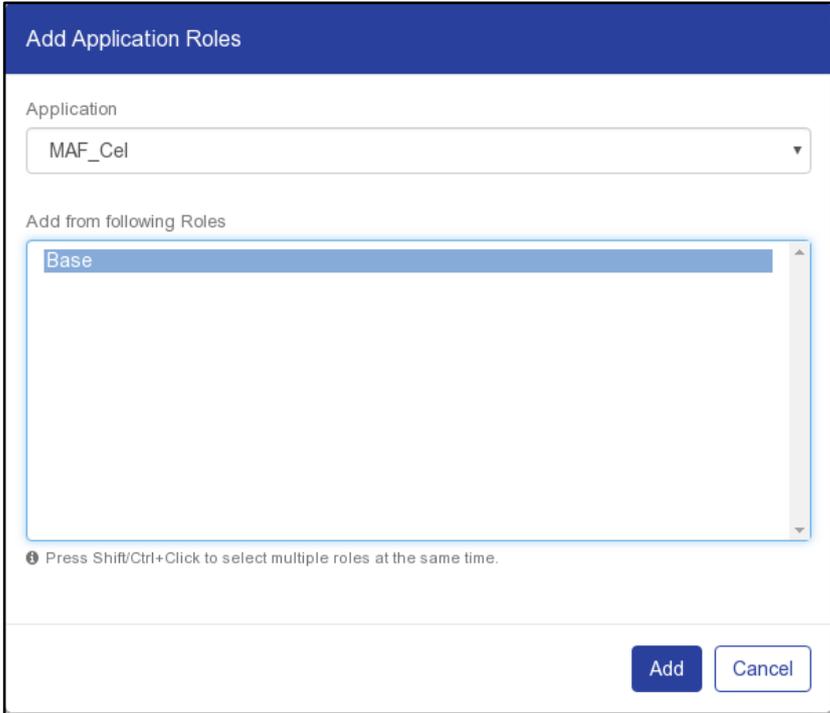
Figure 91: Section to select the roles to assign

5. Select the roles to be added and click on "Add".
   Upon success, the pop-up will disappear and the newly added roles will be listed.

Figure 92: Section displays the list of assigned roles

6.15 Unassign roles

1.	Follow *6.8 Search* Accounts to show a user's details.
2.	In the "Profiles" section, click on the profile on which roles will be assigned.

Profiles   Collapse ⌃

Profile-maf_macynel   Demo Bank A

[Add Profile]

Figure 93: Section to un-assign roles

3. There are two kinds of roles that can be managed. One is IDM, the other one is Application.
   IDM roles are roles for user administrator (e.g. LO) who can manage other users' accounts
   details.
   Applications roles are roles for all the MASNET applications access.

4. The "delete" action link is displayed for IDM roles and each application. Click on the intended
   link.
   A pop-up shows. If it's for Application Roles, different applications can be selected from the
   dropdown list if there are roles of multiple applications assigned.

Remove Application Roles

Application

[MAF_Cel   ▼]

Remove from following existing Roles

[Base   ]

Press Shift/Ctrl+Click to select multiple roles at the same time.

[Delete]   [Delete All]   [Cancel]
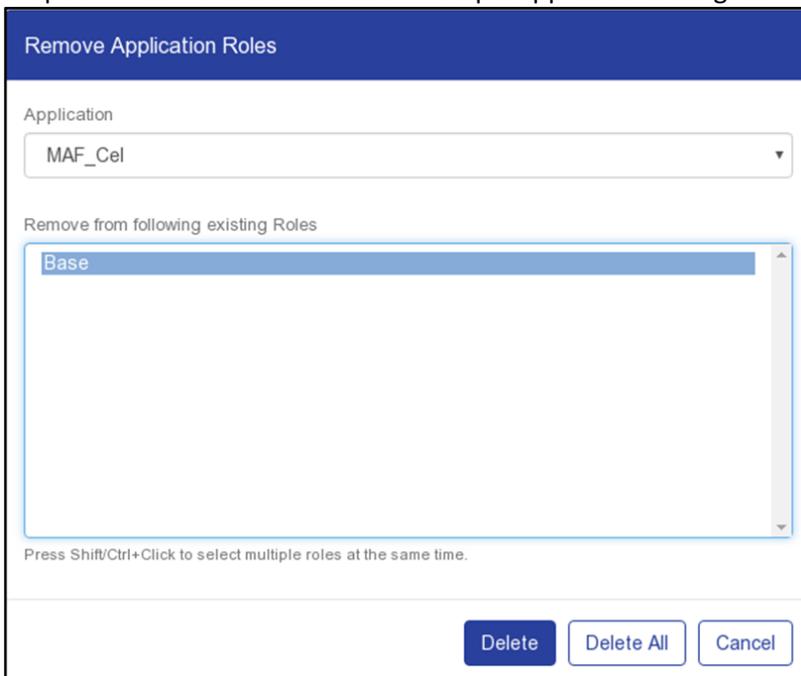
Figure 94: Section to select and delete the roles

5. Select the roles to be removed and click on "Delete", or click on "Delete All" directly.
   (Shift/Ctrl can be used together with mouse click in order to select multiple roles)
   Upon success, the pop-up will disappear and the removed roles will be removed from the
   assigned role list as well.
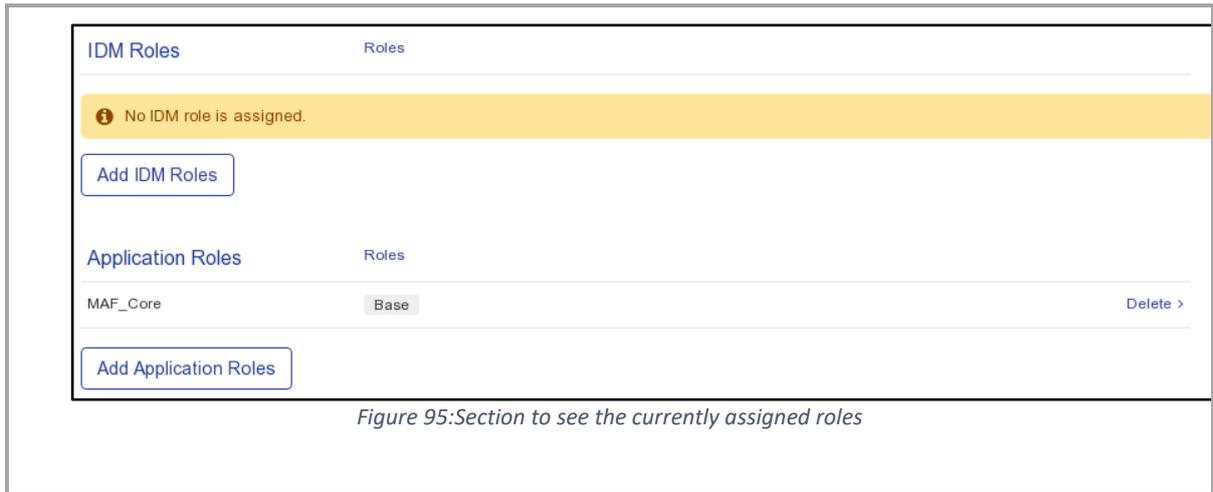
Figure 95:Section to see the currently assigned roles

6.16 Terminate Company Subscription

1. Click on "My Company" in the left menu panel.
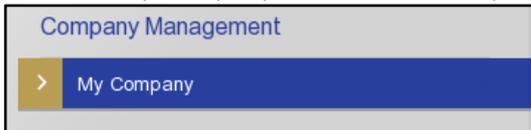
Figure 96: My company menu

2. Click on "Terminate Subscription" heading to expand this section.

Figure 97: Section to terminate subscription

3. Choose the termination date and click on "Request Termination" button.
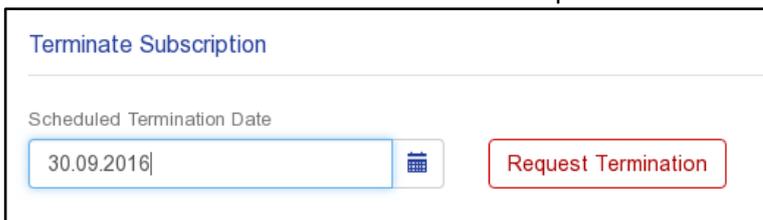
Figure 98: Section to provide the termination date

4. A pop-up shows to confirm the activation operation.
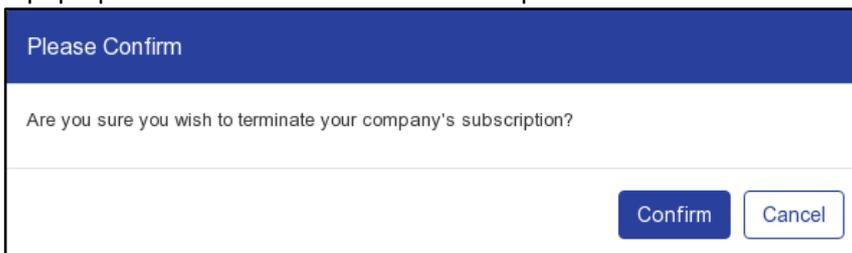
Figure 99: Confirmation pop-up to terminate subscription

5. Click on "Confirm" button and the request will be sent to other LO of the company for approval. At the same time, the request will be shown in "My Requests".

Appendix 1: Application Roles for MASNET Services

This appendix provides details of the Application roles that need to be granted to MASNET users to authorise them to access the respective MASNET service. Please note that additional access controls may need to be administered at the individual service level, example assignment of returns to different submitters under E-Returns Submission System.

| MASNET Service	Roles to be granted to access MASNET Service	Available for Licensees	Available for Non-Licensees
Corporate e-Lodgement[1]	MAF_CeL.Base	Yes	Yes
CurrencyNet[1]	MAF_CurrencyNet.Base	Yes	Yes
E-Returns Submission System[1]	a) MAF_E-Returns.Base, for Returns Submission b) MAF_E-Returns.Survey, for Survey Submission	Yes	Yes
Fintel	a) MAF_Fintel.FintelUsers b) MAF_Fintel.Subscribers c) MAF_Fintel.RegisteredUsers d) MAF_Fintel.UserAdmin e) MAF_Fintel.RestrictedGroup1 f) MAF_Fintel.RestrictedGroup2	No	Yes
MASNET Access	To grant access to the MASNET Access File transfer portal, please submit the MASNET Access forms, along with the MASNET User ID of the users to be granted access to MASNET Helpdesk.	Yes	No
MASNET Email	MAF_Email.Base *By assigning/unassigning MAF_Email.Base role, the creation and removal of user's MASNET email account will only take effect on the next day*	Yes	No
MASNET Portal	MAF_Portal.Base MAF_Portal.CircularManagement MAF_Portal.CircularLO	Yes	No
Representative Notification System / Misconduct Reporting System[1]	MAF_RNF_MRS.Base	Yes	No
CoRe System[1]	MAF_Portal.Base	Yes	No

[1]*Fine-grained Application Access Rights need to be administered for these MASNET Services.*