

Frequently Asked Questions on the Data Collection Gateway (“DCG”)

| S/N | Questions | MAS’ Responses |
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| <u>General Questions</u> | | |
| 1. | What are the operating hours for DCG? | DCG is an online platform and will be available for data submission anytime except when DCG or MASNET is undergoing system maintenance. For scheduled system maintenance, MAS will publish the maintenance notification on MASNET three days in advance. |
| 2. | Will there be 24-hour round-the-clock helpdesk support for DCG? | <p>If you require assistance during pilot testing or the parallel run, or would like to provide feedback, please contact MAS at:</p> <ul style="list-style-type: none"> • helpdesk@mas.gov.sg or +65 6229 9688¹ for IT-related issues², and • 610_1003consultation@mas.gov.sg for all other issues³. <p style="text-align: right;">[Updated on 18 August 2020]</p> |
| <u>Additional Questions Applicable only to the Parallel Run</u> | | |
| 1. | <p>What are MAS’ expectations during the parallel run, in terms of:</p> <p>(i) Data accuracy and completeness</p> <p>(ii) Potential actions taken on incorrect/ inaccurate data</p> | <p>Parallel run is intended to provide sufficient data points for MAS to make comparisons between the current and revised returns. Reporting Entities are expected to provide complete and accurate data for the revised MAS Notice 610 and MAS Notice 1003 on a best effort basis.</p> <p>MAS will reconcile the data fields between the current and revised MAS 610/1003 during the parallel run.</p> |

¹ Available from 8.30am to 6pm, Monday to Friday, except Public Holidays.

² Such as login issues and MASNET account administration (e.g. assigning application role).

³ Such as data definitions, validation rules, resubmission, DCG’s features/functionality (e.g. how to upload a file).

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| | | <p>From April 2021, MAS will engage Reporting Entities via email to seek clarifications on the differences between these two submissions.</p> <p>Depending on the number of clarifications, Reporting Entities are expected to respond to these queries between 3 and 7 working days. Where the differences are due to data submission errors, Reporting Entities are expected to complete their resubmissions within a reasonable window of time.</p> <p style="text-align: right;">[Updated on 31 March 2021]</p> |
| Af2. | <p>What are the reporting timelines for each parallel run submission?</p> | <p>Taking into account industry feedback, Reporting Entities must submit data for the <u>revised</u> MAS 610/1003 monthly submission no later than 20 calendar days after the last day of each month <u>for the parallel run</u>.</p> <p>For more information on the reporting timelines of the respective reporting levels and frequencies⁴ during the parallel run, please refer to Annex 1 below. [The reporting timelines for the existing MAS Notice 610/1003 returns are unchanged.]</p> <p>If the day on which a Reporting Entity has to furnish any information is not a Business day, the Reporting Entity may furnish the information on the next Business day.</p> <p style="text-align: right;">[Updated on 1 February 2021]</p> |
| <p><u>Submission Process</u></p> | | |

⁴ There will not be a parallel run for the revised MAS Notice 610/1003 annual submissions.

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| 1. | How will users be notified that the reporting links are available? | A notification email will be sent to users' MASNET email accounts. |
| 2. | What are the file formats which are accepted by DCG? Are there any size constraints on the submission of XML files? | The modes of submission will be web forms or XML/Excel uploads through the DCG portal. Each uploaded file should not exceed 10 MB. |
| 3. | If some appendices are not applicable based on a bank's business activity, does MAS still require a nil submission? | Yes, DCG allows Reporting Entities to declare nil returns for activities that are not applicable. Reporting Entities can indicate "Yes" or "True" on Appendix A1(1) for the respective appendices which they are submitting a nil return. [Updated on 31 March 2021] |
| 4. | Are there validation rules built into DCG? | Yes. The list of business rules for cross-validation and dependencies was provided to Reporting Entities on December 2019 ⁵ . |
| 5. | Is there a way to do Straight Through Processing (STP) via API submission to MAS? | API submission is currently not supported on DCG. MAS will explore this option, in consultation with the industry, during a future implementation phase. |
| 6. | I am unable to access the "Draft Return" page in the menu. | Please check with your MASNET Liaison Officer to ensure that you have been assigned the correct permissions/roles. [Updated on 18 August 2020] |
| 7. | The status of the return is shown as "No Data" even though the data has been uploaded. | Please check for the following: 1. You indicated "Yes" or "True" on Appendix A1(1) which indicates that the bank is submitting a nil return for the selected appendix. Even if data is submitted for that selected appendix, the system will register that there is no data for the selected appendices to align with the information submitted in Appendix A1(1) . 2. There are no "Periodicity" or "OrganisationID" elements in the XML |

⁵ The list of business validation rules is available on the MAS Notice 610/1003 webpage at <https://www.mas.gov.sg/regulation/notices/notice-610>; <https://www.mas.gov.sg/regulation/notices/notice-1003>.

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| | | <p>3. The formatting in the XML file by referring to the documents listed in Question 11 below.</p> <p>[Updated on 31 March 2021]</p> |
| 8 | Why am I not able to see the data I have submitted in the DCG web form? | <p>Please check if you have indicated “Yes” or “True” on Appendix A1(1) which indicates a nil return for the selected appendix. If so, even if you submitted data for that selected appendix, the system will register that there is no data for the affected appendices to align with the information submitted in Appendix A1(1).</p> <p>[Updated on 31 March 2021]</p> |
| <u>Resubmission</u> | | |
| 1. | How can I re-submit a return if needed? | Reporting Entities may request for resubmission via the “Request Resubmission” button. Reporting Entities will be required to provide details of the request (e.g. reason for resubmission) in the web form. |
| <u>Viewing & Printing Past Submissions</u> | | |
| 1. | Are past submissions print-formatted and available for direct printing from DCG? | Yes, past submissions may be viewed in “Submission History” in DCG, and a PDF of the submitted reporting forms may be printed. |
| <u>MAS Notice 610 and 1003 (“the Revised Notices”) Submissions</u> | | |
| 1. | Will there be variance check rules for the Revised Notices? How would Reporting Entities provide responses to the variance checks? | <p>There are no variance checks built into DCG.</p> <p>MAS tracks large movements in the data reported between reporting cycles and will reach out to the Reporting Entities via email to understand the reason for these movements.</p> <p>MAS will send FIs the first set of email queries from late July 21, based on the data submitted in the May 21 and Jun 21 reporting cycles. Reporting</p> |

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| | | <p>Entities are expected to respond between 3 and 7 working days, based on the scale of the clarifications sought.</p> <p>Once the revised MAS Notice 610 and MAS Notice 1003 go live, similar to the current MAS Notice 610 and MAS Notice 1003, MAS will reach out to the Reporting Entities to provide their variance analysis reports by email to MAS. The report format will be provided to the Reporting Entities in due course.</p> <p style="text-align: right;">[Updated on 31 March 2021]</p> |
| 2. | For cross-validation rules across appendices, are there any threshold allowances for rounding differences? | <p>There are no threshold allowances at the moment.</p> <p>To support data collection at a higher precision level, a small threshold of +/- 0.1 (i.e. one hundred dollars) will be incorporated into our existing validation rules to allow immaterial rounding differences that might still occur to pass through the DCG validation rules.</p> <p>The current XSD file allows reporting of up to 14 integers and no decimal places ("14-0 XSD"). The XSD file will also be revised to accommodate reporting of up to 19 integers and 9 decimal places ("19-9 XSD"). Current XML files based on 14-0 XSD will remain compatible with the revised 19-9 XSD.</p> <p>A bank or merchant bank that wishes to report to the nearest Singapore dollar should adopt the 19-9 XSD report to three decimal places accordingly. For example, if the data value is S\$1,234,567.89, this will be reported as 1234.568 if the reporting precision is to the nearest Singapore dollar, and 1234.56789 if the reporting precision is to the cent.</p> <p>A bank or a merchant bank that elects to remain on status quo of reporting to the nearest thousands of Singapore dollars could remain on the 14-0 XSD</p> |

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| | | <p>without facing submission issues on DCG, or adopt the 19-9 XSD and report in integers only.</p> <p>[Updated on 31 March 2021]</p> |
| 3. | The reporting appendices are prepared by different departments. Can the system accept partial upload of the reporting file by reporting appendices? | <p>Users may upload reporting appendices separately onto DCG <u>to facilitate checking</u> against the in-built validation rules.</p> <p>However, all reporting forms/appendices must be uploaded in DCG as a single file before submission. Users must combine all reporting forms/appendices into a single file outside of DCG before uploading. There is therefore no “partial” uploading of reporting appendices <u>for submission</u>. The single file with all reporting forms must pass the validation rules checks before it can be submitted.</p> |
| 4. | When will the reporting links be made available to Reporting Banks? | <p>The reporting links will be available from the last day of the relevant reporting month. Separate reporting links will be made available for quarterly, half-annual and annual reporting.</p> <p>Reporting links are found under the “Draft Returns” page, differentiated by reporting frequency, reporting date and submission due date. (More details can be found in the DCG User Guide.)</p> |
| 5. | My Reporting Entity does not conduct Islamic Finance activities. Do I need to fill up the reporting appendix with zeros? | <p>Reporting Entities should indicate option "TRUE" in Column C in Form A1 for reporting forms that are not applicable.</p> <p>For data fields which are not applicable (e.g. “Savings deposits” and “Savings with checking facility” in Form B2_2_1 for Merchant Banks), please leave those fields blank.</p> |
| 6. | For local banks, how do we submit returns for overseas branches and subsidiaries? | <p>Separate reporting links will be available in DCG for each overseas branch and subsidiary.</p> |

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| 7. | Can MAS make available sample files for testing purposes? | <p>A sample XML file is available on the MAS website⁶. It can be used together with the XML Schema-Excel mapping template, which MAS had published earlier, to facilitate the preparation of XML submission files. The XML Schema-Excel mapping template indicates the data field labels (e.g. metric, data type and dimension) used in the XML Schema for each input cell.</p> <p style="text-align: right;">[Updated on 18 August 2020]</p> |
| 8. | I am unable to view my data in DCG after uploading my XML file successfully. | <p>If you have included the 'Periodicity' element in your XML, please exclude it and try to upload again. We have updated the XSD posted on the MAS website by removing the 'Periodicity' element.</p> <p>Since September 2020, we have updated DCG such that the inclusion of the 'Periodicity' element in the XML submission would not affect the Reporting Entity's ability to view your data in DCG.</p> <p style="text-align: right;">[Updated on 18 August 2020 and 1 February 2021]</p> |
| 9. | I encountered 'Primary key must be unique' validation error. What does it mean? | <p>This error message will be shown if you have replicated the same line item in certain tables. The below is a non-comprehensive list of primary keys for which there should not be a duplicate entry:</p> <ul style="list-style-type: none"> (i) D1 – Fields under columns titled "Country/Jurisdiction", "Assets, Contingent Items and Commitments" (ii) D2_I, D2_II – Fields under columns titled "Country/Jurisdiction", "Assets, Contingent Items and Commitments" and "Currency" (iii) D4_I – Fields under columns titled "Country/Jurisdiction", "Liabilities" and "Currency" |

⁶ The sample XML file is available on the MAS Notice 610/1003 webpage at <https://www.mas.gov.sg/regulation/notices/notice-610>; <https://www.mas.gov.sg/regulation/notices/notice-1003>.

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| | | <p>(iv) G1_2 – Fields under columns titled “Assets and Liabilities” and “Currency”</p> <p>(v) L_1 – Fields under columns titled “Name of bank issuers” and “Swift code”</p> <p>[Updated on 18 August 2020 and 1 February 2021]</p> | | | | | | |
| 10. | <p>I encountered a list of metric error messages. Please refer to the screenshot below for an example and advise how I can resolve them.</p> <table border="1"> <tr> <td>DH-0078</td> <td>Error</td> <td>21. The metric D2_LFS_NonBankFl_OthrNonBankFinInst_Amount_AllCurr must not have a value (i.e. must be null) from the following dimension: Bk_Assconcomloc = International Organisations</td> </tr> <tr> <td>DH-0088</td> <td>Error</td> <td>22. The metric D2_LFS_NonBankFl_FinComp_Amount_SgdUsdRmb must not have a value (i.e. must be null) from the following combination of explicit dimension: Bk_Assconcomloc = Singapore and Bk_Assetcontinitemco = Cash And Balances and Bk_OtherCurrencies = RMB</td> </tr> </table> | DH-0078 | Error | 21. The metric D2_LFS_NonBankFl_OthrNonBankFinInst_Amount_AllCurr must not have a value (i.e. must be null) from the following dimension: Bk_Assconcomloc = International Organisations | DH-0088 | Error | 22. The metric D2_LFS_NonBankFl_FinComp_Amount_SgdUsdRmb must not have a value (i.e. must be null) from the following combination of explicit dimension: Bk_Assconcomloc = Singapore and Bk_Assetcontinitemco = Cash And Balances and Bk_OtherCurrencies = RMB | <p>Metric errors indicate formatting issues with the XML. Please refer to the following documents⁷ to prepare your XML submission files correctly:</p> <p>(i) XSD</p> <p>(ii) XML Schema-Excel Mapping Template</p> <p>(iii) Sample XML File</p> <p>[Updated on 18 August 2020]</p> |
| DH-0078 | Error | 21. The metric D2_LFS_NonBankFl_OthrNonBankFinInst_Amount_AllCurr must not have a value (i.e. must be null) from the following dimension: Bk_Assconcomloc = International Organisations | | | | | | |
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⁷ These documents are available at the following links:

- <https://www.mas.gov.sg/regulation/notices/notice-610>; and
- <https://www.mas.gov.sg/regulation/notices/notice-1003>.

Annex 1

Reporting timelines for Parallel Run:

1. **Monthly submissions (apart from Standalone level)** – no later than 20 calendar days after the last day of each month
2. **Quarterly and semi-annual submissions (apart from Consolidated and Standalone level)** – no later than 30 calendar days after the last day of each reporting period to which the form relates
3. **All Consolidated and Standalone level submissions** – no later than 45 calendar days after the last day of each reporting period to which the form relates