

**SGS & MAS Bill  
Auction Bid Submission  
User Guide  
(For Primary Dealers)**

## Revision History

<u>Version</u>	<u>Changes</u>	<u>Updated By</u>	<u>Date</u>
1.0	Initial Version	MAS	26/11/2014
1.1	Updated for adding Application Type in Bid Submission	MAS	04/12/2018
1.2	Updated with CorpPass login	MAS	06/09/2020
1.3	Updated with Singpass Login page	MAS	30/03/2021
1.4	Updated for View/Withdraw submitted bids	MAS	12/10/2022

## **TABLE OF CONTENTS**

1	Introduction .....	3
2	Overview .....	3
3	Minimum System Requirements .....	4
4	Procedures .....	5
4.1	Login .....	5
4.2	Session Timeout.....	6
4.3	Logoff.....	6
4.4	Bid Submission (Overview).....	8
4.5	Bid Submission (Web form: Non-ATM Bids).....	9
4.6	Bid submission (File Upload: ATM Retail Bids) .....	13
4.7	View/Withdraw submitted bids .....	17
5	Frequently Asked Questions.....	19
5.1	How do I register for a new login account?.....	19

## 1 Introduction

This document specifies the System requirements and procedures for the submission and withdrawal of SGS and MAS Bill auction bids via eApps.

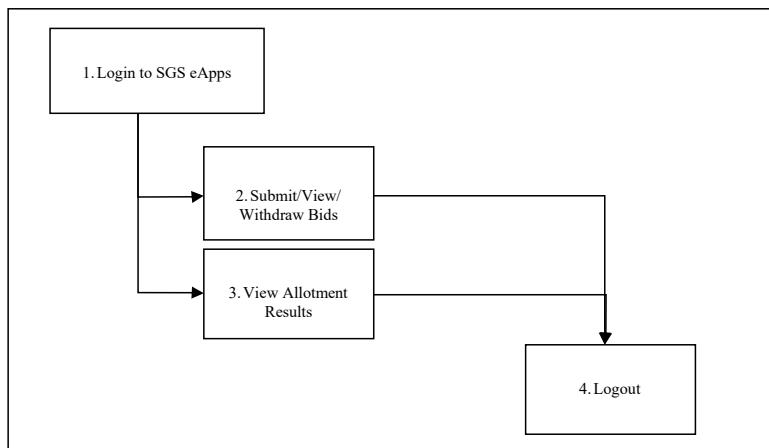
**In order to use this System, you must have a Corppass account. For instructions on the registration process, please refer to the FAQ “[How do I register for a new login account? How do I register for a new login account?](#)”**

**Formatted:** Font: Italic, Underline, Font color: Custom Color(RGB(0,102,255))

## 2 Overview

The following diagram describes the process of submitting auction bids and viewing allotment results ([Figure 1](#)[Figure 1](#)):

**Formatted:** Font: 12 pt



**Figure 1 Bids Submission Process**

1. Please login to eApps.
2. Upon successful login, you will be able to submit bids for available auctions. You will also be able to withdraw submitted bids. **The submission and withdrawal of bids must be performed before the auction cutoff time.**
3. After the allotment is performed by MAS, you can view the allotment results.
4. After completing auction activities, you may logout of eApps System. Click on the eApps logo to go to eApps.

### **3 Minimum System Requirements**

- Microsoft® Internet Explorer v9.0 or higher

## 4 Procedures

### 4.1 Login

1. eApps for Primary Dealers can be accessed via the following link (<https://eservices.mas.gov.sg/sgeapps/>).
2. Click on **the login button** and proceed to login.

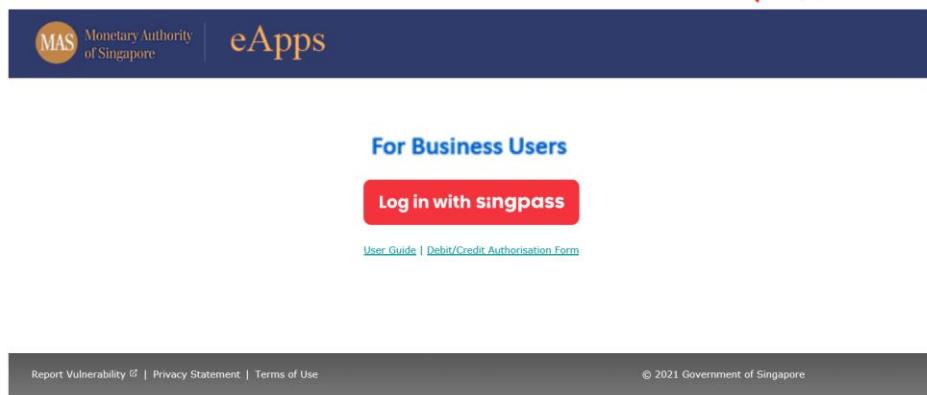


Figure 2 eApps Login

3. Upon successful login, the eApps main menu will be displayed.

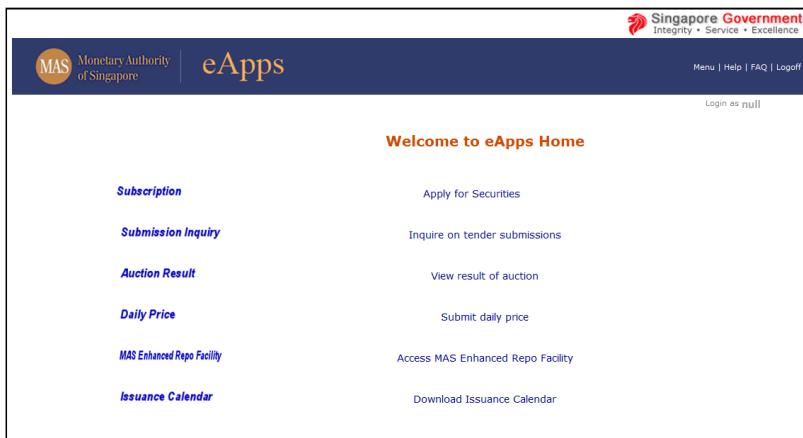


Figure 3 eApps main menu

#### 4.2 Session Timeout

1. If there is no activity for some time (approx. 15 min), the System will direct the current page to the Timeout page, and the session will logout. To access eApps, please login again.

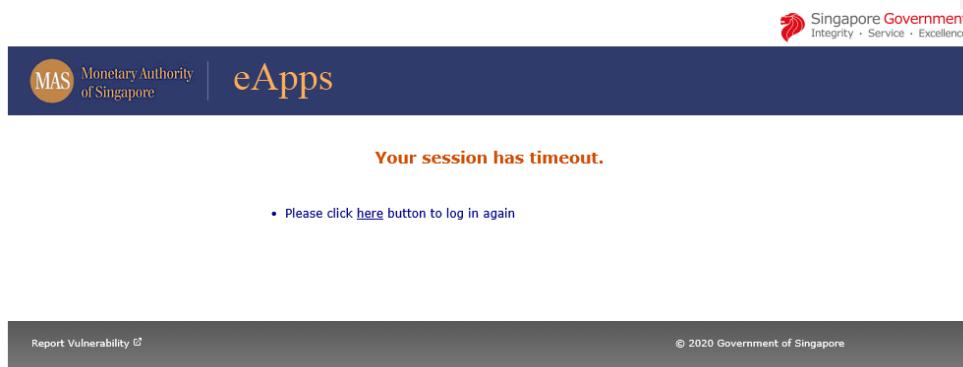


Figure 4 Session Timeout

#### 4.3 Logoff

RESTRICTED

1. Click **Logoff** to end the session. The link is available at the top right-hand corner of every screen.
2. Upon confirming the logoff, the System will end the session. To access eApps, please login again.



Figure 5 Logout page

#### 4.4 Bid Submission (Overview)

1. To submit auction bids, click on **Subscription** in the eApps home page.

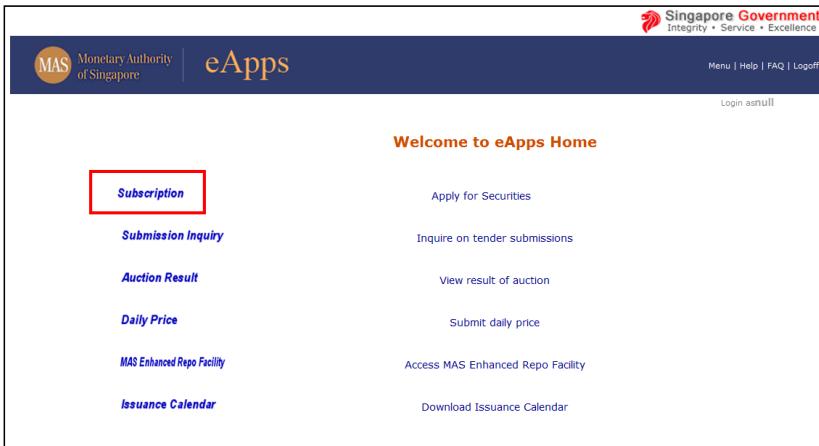


Figure 6 eApps main menu

2. The subscription page will be displayed. Auctions bids can be submitted through:
  - i. Web form; or
  - ii. File upload (only for **ATM retail bids**; cannot be withdrawn; not applicable for MAS Bills)

The screenshot shows the Subscription page. At the top, it features the MAS logo, the eApps logo, and the Singapore Government logo. Below the header, the text "Please Select:" is displayed. There are two radio button options: " Application using web form" and " Upload applications by file". At the bottom of the page are two buttons: "Submit" and "Clear".

Figure 7 Subscription page

#### 4.5 Bid Submission (Web form: Non-ATM Bids)

- To submit bids through web form, select **Application using web form** ([Figure 7](#)[Figure 7](#)) and click **Submit**.
- The “Application for Securities” form will be displayed. [Figure 8](#)[Figure 8](#) provides a guide for SGS (bond and T-Bills) auction bids submissions through web form.

**Nominal Amount** is required for each bid.  
For all SGS (Bonds & T-Bills) **Nominal Amount** must be in multiples of 1,000 with a minimum of 1,000.

**20Y** → **2018 - Free Play NZ51615F to be issued on 10/12/2018**

**Nominal amount (\$)**

**Competitive**

**Yield**

**Type of applicant:** **NIL**

**Application Type:** **Select**

**Securities account no. with MAS:** (e.g. 9999)

**The allotted securities will be transferred to the** **Bank** **account.**

**Bank's reference no.:** 7171-

**Primary Dealer's token user id:** A7171T01

**Important:** By clicking the 'Submit' button below, you are indicating your agreement by the terms and conditions set out in the SGS Electronic Application Service Agreement.

**Other Notes:**

- Singapore NRIC no. must be of the format S1234567A or T1234567A
- Applicants using CPF funds must fill in their CPF account numbers.
  - Singaporean's CPF account no. must be of the format S1234567A.
  - Foreigner's CPF account no. must be of the format \*234567A, where \* is "A", "B", "C", "D" or "F".
- For banks who apply as customers of another bank, select "Other Bank" for **Type of applicant** and "Bank's customer" for **securities account type**.

**List of options for Type of applicant:**

- Primary Dealer (PD)
- Full Bank (FB)
- Restricted Bank (RB)
- Offshore Bank (OB)
- Other Bank – customer of another bank (NB)
- Merchant Bank (MB)
- Investment Advisor (IA)
- Finance Company (FC)
- Insurance Company (INS)
- Statutory Board, Government-Linked Company (SB)
- Individual (IND)
- Singapore Exchange (SGX)
- Monetary Authority of Singapore (MAS)
- Others (OTH)

**Figure 8** SGS bids submission

- After all the relevant fields are filled in correctly, click on **Submit**.
- If there are errors in the form inputs, the “Application for Securities” form will be displayed again with a list of error messages under the page title.

**APPLICATION FOR SECURITIES**

[Help](#)

**Please re-enter the entries labeled in red**

We either had trouble understanding those fields, or need additional information.

- For row 1 of Bid section, 'Nominal Amount' must not be empty!
- Select the 'Type of Applicant'!
- Application Type must be selected ASH if the applicant is not an individual!
- Securities account no. must be entered!
- Bank's reference no. must not be empty!

---

20YR BOND 2018 - Free Play NZ51615F to be issued on 10/12/2018

Nominal Amount (\$)	Competitive	Yield
1. <input type="text"/>	✓	
2. <input type="text"/>	✓	
3. <input type="text"/>	✓	
4. <input type="text"/>	✓	
5. <input type="text"/>	✓	

(The yield for competitive bids must be in percentage terms up to 2 decimal places.)

Type of applicant:  (For non-bank only)

Full name of applicant:

Applicant's address:

NRIC no./Passport no.:

Nationality:

Application Type:

Figure 9 SGS bids submission with errors

5. After amending the incorrect values as highlighted by the error messages, click on **Submit**.
6. When the SGS bids are successfully submitted, the SGS application confirmation page will be displayed ([Figure 10](#)[Figure 10](#)). Please print out the confirmation for your own reference.

Formatted: Font: 12 pt

**Please Confirm Your Application.**

- You submitted an application for security code: NZ51615F
- Your user id with eApps is: XXXX T01.
- Date/Time: 04-12-2018 13:56:45.
- Please click on the button below to confirm your application.

20YR BOND 2018 - Free Play NZ51615F to be issued on 10/12/2018

Nominal amount (\$)	Competitive	Yield
1. 120,000	C	1.96
2. 150,000	C	1.5
3. 160,000	C	1.45
4. 170,000	C	1.25
5. 85,000	N	

Type of applicant: Primary Dealer

Application Type: CASH

Securities account no. with MAS: XXXX

Bank name: XXXX BANK LTD

The allotted securities will be transferred to the bank account with MAS.

Bank's reference no.: XXXX - 0001

Figure 10 SGS application confirmation page

7. To confirm the SGS bids application submission, click on **Confirm**.
8. [Figure 11](#)[Figure 11](#) provides a guide for **MAS Bill** auction bids submissions through web form.

Formatted: Font: 12 pt

### Instructions for completion of the e-Tender form

**APPLICATION FOR MAS BILLS**

DUE 171218HAI MA50500H to be issued on 05/12/2018

Nominal amount (\$)	Competitive	Yield
1.	Y	
2.	Y	
3.	Y	
4.	Y	
5.	Y	

**Instructions:**

- Nominal Amount** is required for each bid. For MAS Bills Nominal Amount must be in multiples of 1,000 with a minimum value of 1,000.
- Up to 5 Nominal Amounts and bids can be submitted. Please input the bids in order.**
- When Type of applicant is "PD", "FB", "RB" or "OB", Full name of applicant is not required. Otherwise it is required.**
- Applicant's address is not compulsory.**
- Bank's reference no.** is compulsory and must be unique for each form
- Yield must be numeric and up to 2 decimal places. Valid range of values for yield is 0.01 – 99.99.**
- Type of applicant is a compulsory field. Please select from the drop-down list. Refer to the table below for the full list.**
- Securities Account No with MAS must be entered. Securities will be allotted to this account.**
- The allotted securities will be transferred to the Bank account.**
- For e.g. when the type of applicant is "PD", enter the Primary Dealer's account no. with MAS here.**
- Bank's reference no.: 7171-**
- Primary Dealer's token user id: A7171T01**
- Contains By clicking the 'Submit' button below, you are indicating your acceptance of the terms and conditions set out in the SGS Electronic Application Services.**
- For other applicant types, securities account type must be "Bank's Customer".**

**Other Notes**

For banks who apply as customers of another bank, select "Other Bank" for Type of applicant and "Bank's customer" for securities account type.

**List of options for Type of applicant:**

- Primary Dealer (PD)
- Full Bank (FB)
- Restricted Bank (RB)
- Offshore Bank (OB)
- Other Bank – customer of another bank (NB)
- Merchant Bank (MB)
- Finance Company (FC)
- Insurance Company (INS)
- Statutory Board, Government-Linked Company (SB)
- Singapore Exchange (SGX)
- Others (OTH)

Figure 11 MAS Bills bids submission

9. After all the relevant fields are filled in correctly, click on **Submit**.

10. If there are errors in the form inputs, the “Application for MAS Bills” form will be displayed again with a list of error messages under the page title ([Figure 12](#)[Figure 12](#)).

**Formatted:** Font: 12 pt

The screenshot shows the "APPLICATION FOR MAS BILLS" form. At the top, there is a red error message: "Please re-enter the entries labeled in red". Below it, a note says: "We either had trouble understanding those fields, or need additional information." followed by a bulleted list of validation errors:

- For row 1 of Bid section, 'Nominal Amount' must not be empty!
  - Select the 'Type of Applicant'
  - Securities account no. must be entered!
  - Bank's reference no. must not be empty!

Below the error message, there is a table for "24-wks m-bills MX14070A to be issued on 18/11/2014". The table has three columns: "Nominal Amount (\$)", "Competitive", and "Yield". Rows 1 through 5 are listed, each with a red box around the "Nominal Amount (\$)" field. The "Competitive" column contains "Y" and the "Yield" column contains empty boxes. A note below the table states: "(The yield for competitive bids must be in percentage terms up to 2 decimal places.)".

Further down the form, there are several input fields:

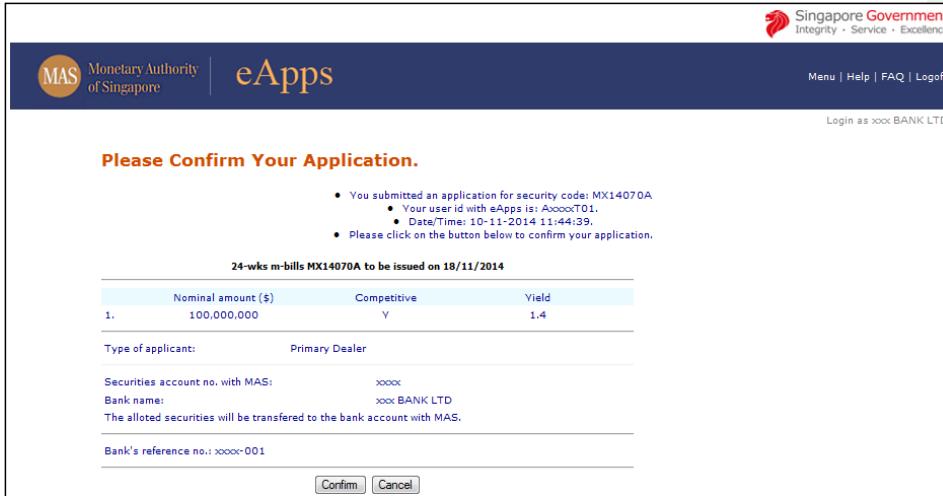
- Type of applicant:
- Full name of applicant:
- Applicant's address:
- Securities account no. with MAS:  (e.g.9999)
- The allotted securities will be transferred to the  Bank  account.
- Bank's reference no.:
- Primary Dealer's token user id:

At the bottom, there is a note: "Important: By clicking the 'Submit' button below, you are indicating your agreement to be bound by the terms and conditions set out in the SGS Electronic Application Service Agreement." and two buttons: "Submit" and "Clear".

**Figure 12** MAS Bills bids submission with errors

11. After amending the incorrect form values as highlighted by the error messages, click on **Submit**.
12. When the bids for SGS MAS Bills are successfully submitted, the application confirmation page will be displayed ([Figure 13](#)[Figure 13](#)). Please print out the confirmation for your own reference.

**Formatted:** Font: 12 pt



The screenshot shows a web page titled "Please Confirm Your Application." It displays a summary of an application for a security code MX14070A, issued on 18/11/2014. The application details include a nominal amount of \$100,000,000, a competitive yield of 1.4%, and a type of applicant as Primary Dealer. It also lists the securities account number (xxxx), bank name (xxx BANK LTD), and a note that the allotted securities will be transferred to the bank account with MAS. At the bottom, there are "Confirm" and "Cancel" buttons.

Figure 13 SGS application confirmation page

13. To confirm the SGS MAS Bills application submission, click on **Confirm**.

#### 4.6 Bid submission (File Upload: ATM Retail Bids)

1. To submit bids through file upload, select **Upload applications by file** (Figure 7) and click **Submit**.
2. The file upload page will be displayed. Click on **Browse** to select a file to upload ("txt" file format), and click on **Submit** for the System to process your file.

**Formatted:** Font: 12 pt

*Note: Submissions through file upload (i.e. ATM retail bids) cannot be withdrawn.*



The screenshot shows a web page titled "Please Select:". It has a file input field labeled "File name:" with a "Browse..." button. At the bottom are "Submit" and "Clear" buttons.

Figure 14 File upload page

3. A confirmation page will be displayed to inform you if the uploaded file is valid. There are four possible scenarios that may occur at the end of the file validation process:
  - i. The System is not able to accept the file (usually caused by a fatal error);
  - ii. All records in the file are rejected;
  - iii. Some records are accepted, while others are rejected;
  - iv. All records are accepted.
4. Figure 15 shows the first scenario, where the file is rejected as key information is missing. Click on **Return** to go back to the file upload menu. Kindly follow the instructions shown to resolve the error.

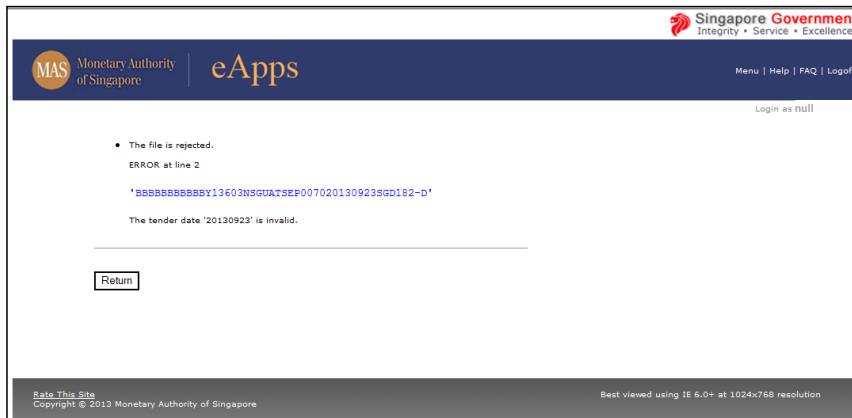


Figure 15 Scenario 1 - File rejected due to fatal error

5. Figure 16 shows the second scenario, where records in the file are all rejected. All rejected records and reasons for rejections will be displayed in the table. Please follow the instructions provided in the error message to resolve the issue.
6. Since all the records are rejected, there are no valid bids to submit. Click on **Return** to return to the file upload menu.

Formatted: Font: 12 pt

Auction  
User Guide

The screenshot shows the eApps interface for an application for securities. At the top, there are links for Singapore Government, Menu, Help, FAQ, and Logoff. Below that is the MAS logo and the text "eApps". A message "Login as null" is displayed.

**APPLICATION FOR SECURITIES**

Total number of rejected bids: 3

Line No.	Line content and reject reason
3	0000000000BS13530UDBS C0012013058000000TE_0000010000C+01110DBS Cuse 1 BS13530U is closed for application.
4	0000000000BS13530UDBS C0012013058000000TE_000002000000B+00000DBS Cuse 2 BS13530U is closed for application.
5	0000000000BS13530UDBS C0012013058000000TE_000003000000C+01100DBS Cuse 3 BS13530U is closed for application.

Total number of accepted bids: 0, Total accepted amount: 0.

Line No.	Security Code	Bank's Ref No.	Applicant's Name	IC/Passport No.	Applied Amt	Comp/Non-Comp	Bid Yield	Submit Method
No accepted record.								

Important: By clicking the 'Submit' button below, you are indicating your agreement to be bound by the terms and conditions set out in the SGS Electronic Application Service Agreement.

Figure 16 Scenario 2 - Invalid records

7. **Figure 17** shows the third scenario, where some records are accepted, while others are rejected. All rejected records and reasons for rejections will be displayed in the table. Click on **Return** to go to the file upload menu or click on **Submit** to confirm the submission of the valid bids.

**Formatted:** Font: 12 pt

The screenshot shows the eApps interface for an application for securities. At the top, there are links for Singapore Government, Menu, Help, FAQ, and Logoff. Below that is the MAS logo and the text "eApps". A message "Login as null" is displayed.

**APPLICATION FOR SECURITIES**

Total number of rejected bids: 2

Line No.	Line content and reject reason
3	0000000000BS1219920850001120221011130410TE_000000030001+00110Retail 6 Yield should be 0 for non-competitive bid.
4	0000000000BS121992085000922021011130410TE_00000003000C+00110Retail 6 The submission method should be 'A' or 'B' or 'C'.

Total number of accepted bids: 2, Total accepted amount: 6,000.

Line No.	Security Code	Bank's Ref No.	Applicant's Name	IC/Passport No.	Applied Amt	Comp/Non-Comp	Bid Yield	Submit Method
5	BS2211992	DB800003	Retail 6	F67894263	3000	C	1.1	A
6	BS2211992	DB800004	Retail 6	R567394263	3000	C	1.1	A

Important: By clicking the 'Submit' button below, you are indicating your agreement to be bound by the terms and conditions set out in the SGS Electronic Application Service Agreement.

Figure 17 Scenario 3 - Partial records valid

Auction  
User Guide

8. Figure 18 shows the fourth scenario, where all records are accepted. Click on **Submit** to confirm the submission of the valid bids.

**Formatted:** Font: 12 pt

Singapore Government  
Integrity • Service • Excellence

MAS Monetary Authority of Singapore | eApps

Login as null

APPLICATION FOR SECURITIES

Total number of rejected bids: 0

Line No.	Security Code	Bank's Ref No.	Applicant's Name	IC/Passport No.	Applied Amt	Comp/Non-Comp	Bid Yield	Submit Method
3	BS13202U	Null C01	Null Cust 1	T019979Z	100000	C	1.11	A
4	BS13202U	Null C02	Null Cust 2	S0206673D	200000	N	0.0	A
5	BS13202U	Null C03	Null Cust 3	F1234567A	300000	C	0.8	A
6	BS13202U	Null C04	Null Cust 4	F1234267A	100000	C	1.3	A

Important: By clicking the 'Submit' button below, you are indicating your agreement to be bound by the terms and conditions set out in the SGS Electronic Application Service Agreement.

**Submit** **Return**

**Figure 18 Scenario 4 - All records valid**

9. When the transaction is completed, the System will display the list of valid records that are accepted by the System. Please print out the confirmation for your own reference.

Singapore Government  
Integrity • Service • Excellence

MAS Monetary Authority of Singapore | eApps

Login as null

APPLICATION FOR SECURITIES

**Transaction Completed.**

- Token User Id: **A9999T05**
- Date/Time: 23-10-2013 17:24:08.

Total number of accepted bids: 4, total accepted amount: 700,000.

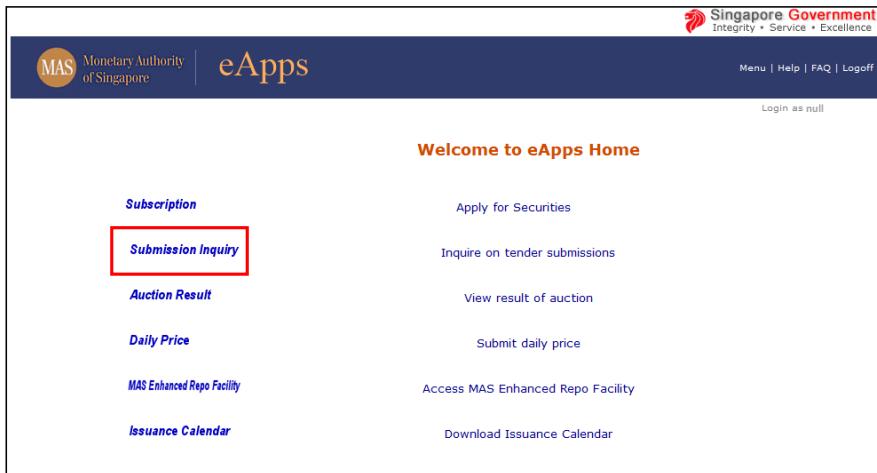
Line No.	Security Code	Bank's Ref No.	Transaction Ref No.	Applicant's Name	IC/Passport No.	Applied Amt	Comp/Non-Comp	Bid Yield	Submit Method
3	BS13202U	Null C01	2	Null Cust 1	T019979Z	100000	C	1.11	A
4	BS13202U	Null C02	3	Null Cust 2	S0206673D	200000	N	0.0	A
5	BS13202U	Null C03	4	Null Cust 3	F1234567A	300000	C	0.8	A
6	BS13202U	Null C04	5	Null Cust 4	F1234267A	100000	C	1.3	A

**Return** **Print**

**Figure 19 Transaction complete**

#### 4.7 View/Withdraw submitted bids

1. Click on **Submission Inquiry** at the main menu



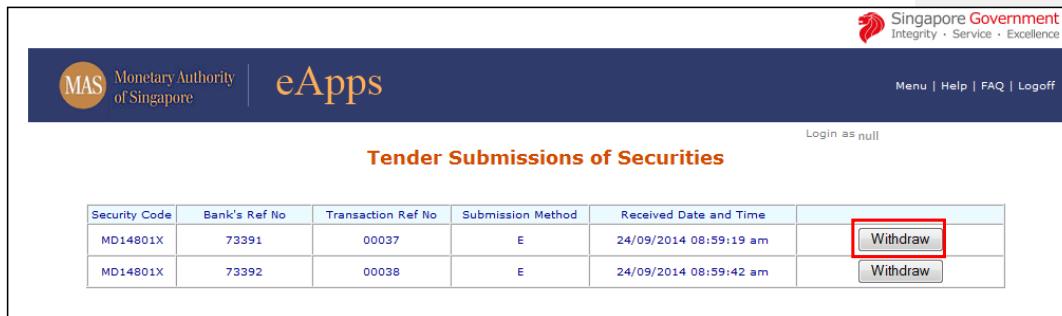
The screenshot shows the eApps main menu. At the top left is the MAS logo and "eApps". At the top right are links for "Menu | Help | FAQ | Logoff" and a "Login as null" button. The center features a "Welcome to eApps Home" message. Below it is a grid of menu items:

Subscription	Apply for Securities
<b>Submission Inquiry</b>	Inquire on tender submissions
Auction Result	View result of auction
Daily Price	Submit daily price
MAS Enhanced Repo Facility	Access MAS Enhanced Repo Facility
Issuance Calendar	Download Issuance Calendar

Figure 20 eApps main menu

2. A summary of all submissions (web form and file upload) will be displayed. Click on **Withdraw** next to the form you would like to withdraw. This must be done **before the auction cut-off time**.

*Note: Submissions through file upload (i.e. ATM retail bids) cannot be withdrawn.*



The screenshot shows the "Tender Submissions of Securities" page. At the top left is the MAS logo and "eApps". At the top right are links for "Menu | Help | FAQ | Logoff" and a "Login as null" button. The center displays a table of submissions:

Security Code	Bank's Ref No	Transaction Ref No	Submission Method	Received Date and Time	
MD14801X	73391	00037	E	24/09/2014 08:59:19 am	<b>Withdraw</b>
MD14801X	73392	00038	E	24/09/2014 08:59:42 am	Withdraw

Figure 21 Submission inquiry (before bid withdrawal)

3. Click **Ok** in the pop-up box. This must be done **before the auction cut-off time**.

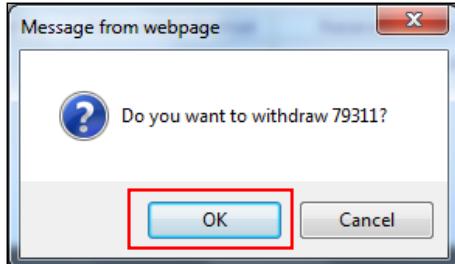
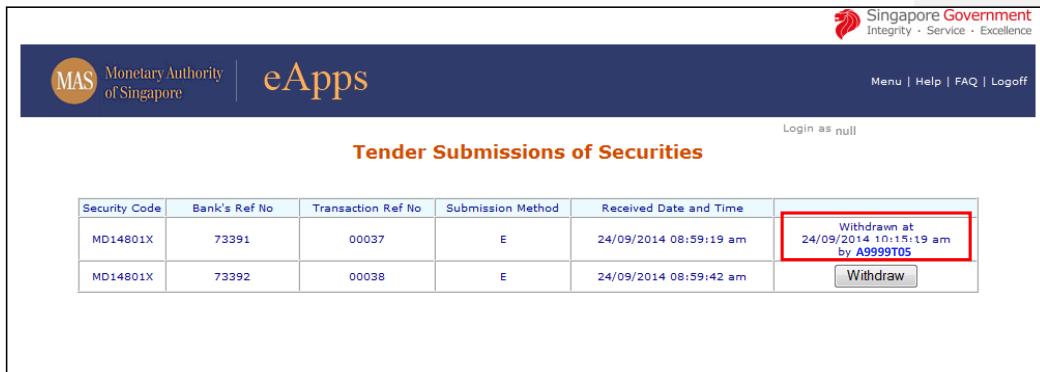


Figure 22 Withdrawal confirmation

4. Withdrawal status will be displayed at the “Submission Inquiry” screen. Please print out the confirmation for your own reference. You can continue submitting or withdrawing more bids if required, **before the auction cut-off time**.



Security Code	Bank's Ref No	Transaction Ref No	Submission Method	Received Date and Time	Withdrawn at
MD14801X	73391	00037	E	24/09/2014 08:59:19 am	24/09/2014 10:15:19 am by A9999T05
MD14801X	73392	00038	E	24/09/2014 08:59:42 am	<input type="button" value="Withdraw"/>

Figure 23 Submission Inquiry (after bid withdrawal)

5. A summary of all submissions of ATM retail bids received via SFTP (backend) can be downloaded as a csv file by clicking on the link “Download Retail Bid Submissions” in the “Submission Inquiry” page

*Note: If there are no ATM retail bids Submissions received via SFTP (backend), the link “Download Retail Bid Submissions” will not be displayed*

The screenshot shows the 'Tender Submissions of Securities' section of the eApps interface. It displays a table with the following data:

Security Code	Bank's Ref No	Transaction Ref No	Submission Method	Received Date and Time	Withdraw
BS11911Z	71711	00002	E	26/09/2022 03:58:31 pm	[Withdraw]
BS11911Z	71712	00003	E	26/09/2022 04:05:31 pm	[Withdraw]

At the bottom of the page, there are links for 'Report Vulnerability', 'Privacy Statement', 'Terms of Use', and a copyright notice: '© 2022 Government of Singapore'.

Sample csv file downloaded on clicking “Download Retail Bid Submissions”

	A	B	C	D	E
1	Security Code	Bank's Ref No	Form No	Submission Method	Recevied Date and Time
2	BS11911Z	7171DBS C002	2 B		26/9/2022 13:25
3	BS11911Z	7171DBS C003	3 B		26/9/2022 13:25
4	BS11911Z	7171DBS C004	4 B		26/9/2022 13:25
5	BS11911Z	7171DBS C005	5 B		26/9/2022 13:25
6	BS11911Z	7171DBS00001	1 A		26/9/2022 13:25

## 5 Frequently Asked Questions

### 5.1 How do I register for a new login account?

Approach your entity’s Corppass Administrator or Sub-Administrator to create your individual Corppass account and assign EAPPS digital service to the account.

Next, you must complete the ‘Form T1 - SGS eApps Registration’ and email it to MAS (Email: [sgddiv@mas.gov.sg](mailto:sgddiv@mas.gov.sg)) with the subject titled ‘SGS eApps Registration – [insert Bank Code]’. This form can be found in Annex A of the eApps User Guide.

Upon creation of account, MAS will acknowledge the account creation status.