

RCS Co-op Portal Guide

WD1 Prudential Requirements for Credit Co-ops

Last updated in April 2026

Definitions, Acronyms and Abbreviations

No.	Abbreviation / Acronym	Definition
1	FYE	Financial Year End
2	RCS	Registry of Co-operative Societies
3	WD	Written Direction

Pre-Requisites

As an authorised personnel of the Co-op, you must ensure the following steps are completed for proper registration and Salesforce license assignment:

Corppass Account Registration

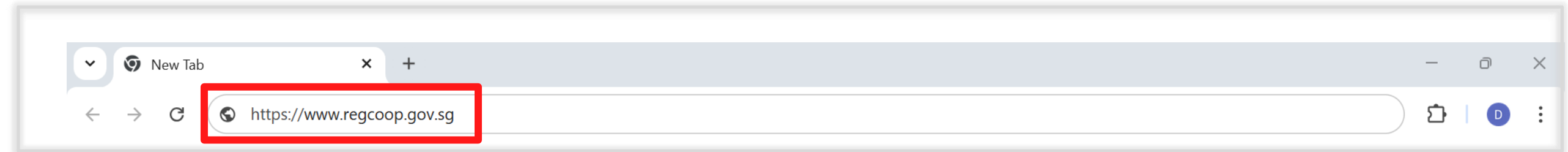
- ✓ Ensure your Co-op has assigned you as a Corppass User for the RCS Co-op Portal.
- ✓ This step is crucial for accessing and managing Co-op-related services on the Portal.
- ✓ For more information on Corppass User, you can refer to the Corppass website (www.corppass.gov.sg).

Authorised Personnel Registration

- ✓ Your Co-op has given approval for you to be an authorised personnel for the RCS Co-op Portal.
- ✓ This registration is necessary to assign a Salesforce license to you so that you can transact on the RCS Co-op Portal on behalf of your Co-op.
- ✓ If you are a Corppass User for the RCS Co-op Portal, you can submit your authorised personnel form via this [link](#).

Login

1. Go to the URL
<https://www.regcoop.gov.sg>.

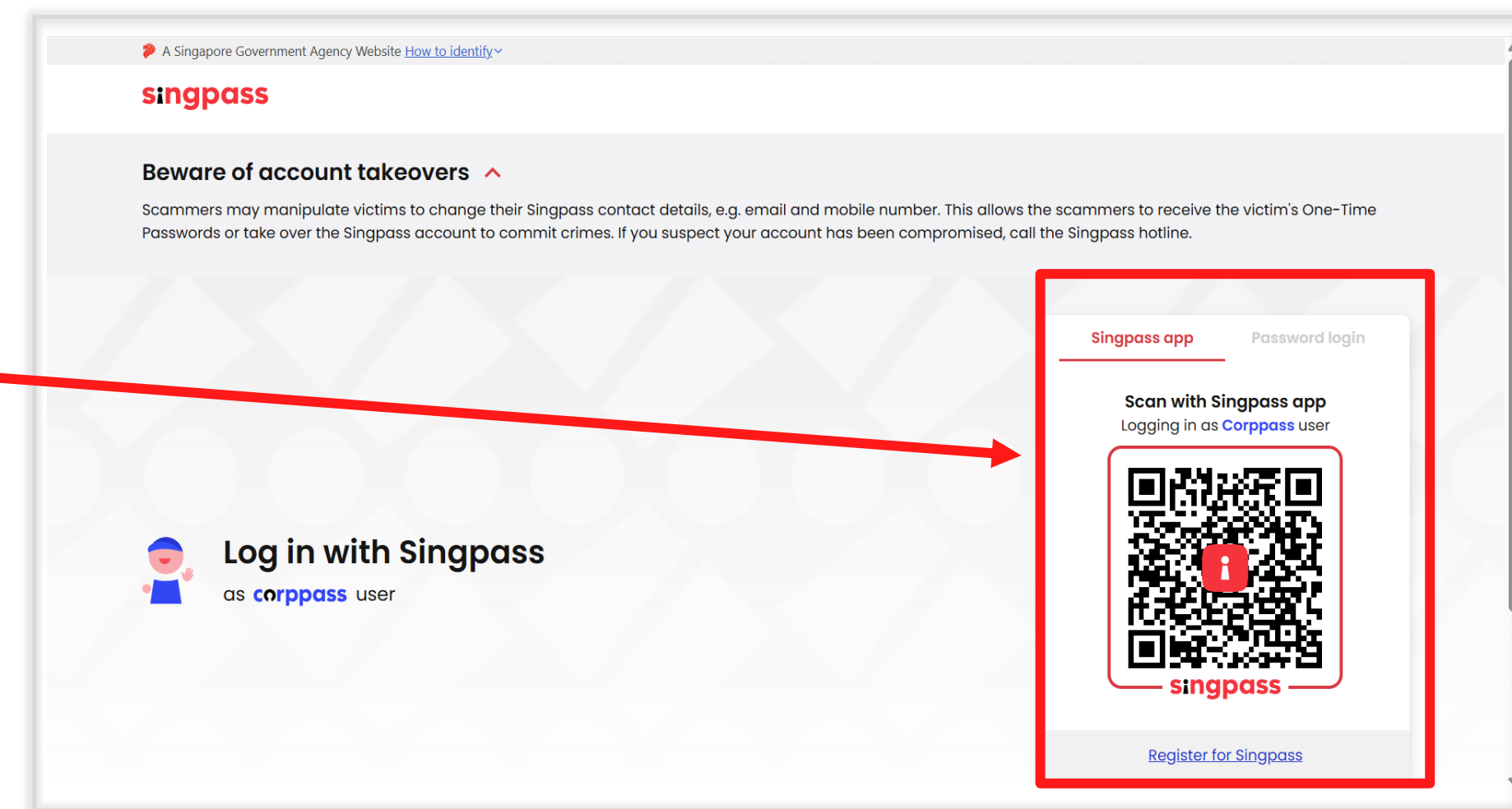


2. Click on the **Log in with singpass** button.

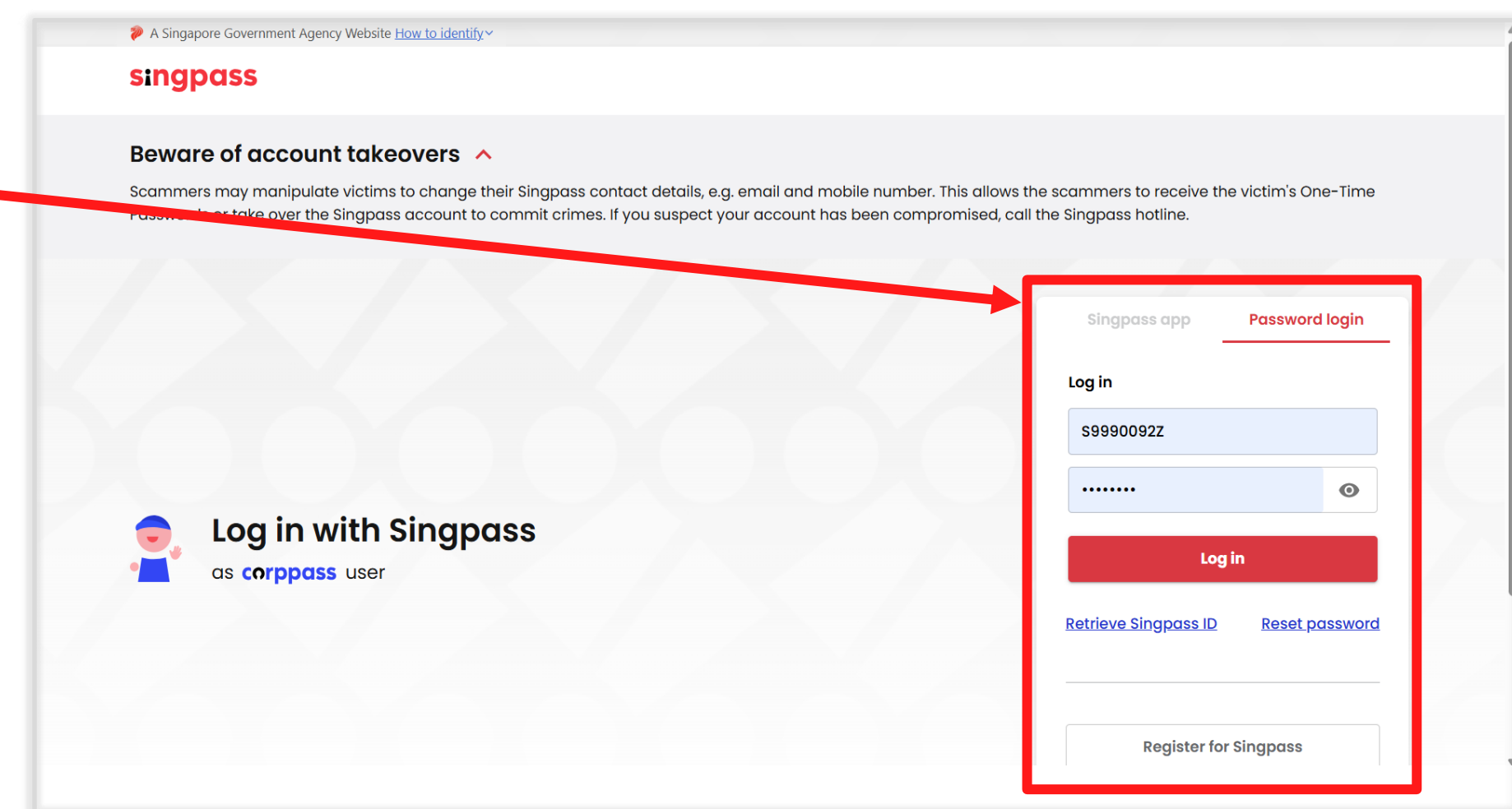
A screenshot of the MCCY website. The page header includes the MCCY logo and navigation links for "HOME" and "CO-OP PROFILE". A blue banner at the top contains a warning: "Government officials will NEVER ask you to transfer money or disclose bank log-in details over a phone call." Below this, the page title is "Login to Registry of Co-operative Societies' (RCS) Co-op Portal e-Services". A grey box contains the text "For entities that are existing co-operative societies." and a button labeled "Log in with singpass" which is highlighted with a red rectangular box. A red arrow points from the text "Log in with singpass" in the instruction above to this button. Below the button, there is a note: "Please ensure that you have registered an account in Corppass and your Corppass administrator has authorised you to transact in RCS Co-op Portal on behalf of your organisation." Further down, there is a section for "RCS Co-op Portal List of e-Services" with a table. The table has two columns: "E-SERVICES" and "WHAT IT IS FOR?". Under "Annual Submissions", it lists several services: Annual Report (AR) for non-credit co-ops and for credit co-ops, Audited Financial Statements (AFS), Annual General Meeting (AGM), COM Members and Key Officers Update, and Form WD-1 (Prudential Requirements) for credit co-ops (as at 12 July 2023). At the bottom, it states "Total estimated time to complete for all submissions: 20-60 mins".

Login

3. Login via Corpass either by
 - a. Scanning the **QR Code** using the App.



- a. Key-in **NRIC and Password** manually.



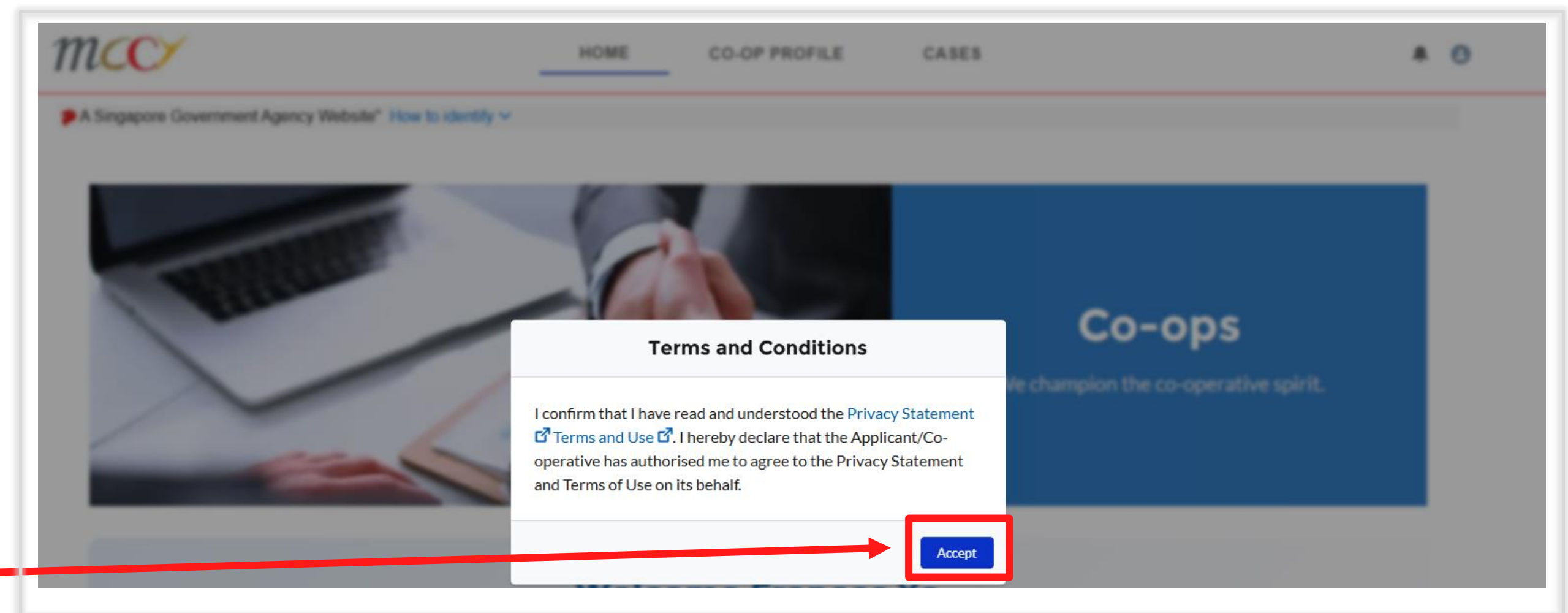
Homepage – Log-in for the First Time

Upon your first login to Co-op portal, you will be prompted to review the platform's *Privacy Statement* and *Terms and Use*.

Click on each link. Ensure you understand the platform's rules of engagement, privacy policies, and user responsibilities.

Click the **Accept** button to confirm your agreement and proceed to access to the RCS Co-op Portal.

However, if you choose not to accept, you are unable to proceed further.



Homepage

After successful login, you'll be routed to the RCS Co-op Portal's landing page.

Click **View Form** inside the Form WD-1 (Prudential Requirements) for credit co-ops box.

The screenshot displays the RCS Co-op Portal homepage. At the top, the MCCY logo is on the left, and navigation links for HOME, CASE, and CO-OP PROFILE are in the center. A notification bell icon is on the right. Below the navigation is a hero banner with a photo of two people shaking hands over a laptop and documents. To the right of the photo, the text reads "Co-ops" and "We champion the co-operative spirit." Below the banner is a light blue box with the text "Welcome Laura Yvonne Tiongson". The main content area is titled "FORMS TO SUBMIT" and contains five cards, each with a "View Form" button. A red arrow points from the text in the left column to the "View Form" button of the "Form WD-1 (Prudential Requirements) for credit co-ops" card. The footer contains links for Privacy Statement, Terms of Use, and Contact Us, along with the copyright notice "© 2025 Government of Singapore. Last".

mccy HOME CASE CO-OP PROFILE

Co-ops
We champion the co-operative spirit.

Welcome Laura Yvonne Tiongson

FORMS TO SUBMIT

- Annual General Meeting (AGM)
View Form
- Annual Report (AR)
View Form
- Audited Financial Statements
View Form
- COM Members and Key Officers Update
View Form
- Form WD-1 (Prudential Requirements) for credit co-ops
View Form

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How to Begin

Select How You Want to Begin Your Submission :

a. Start with Last Year's data –

Choose this option to pre-fill the form using your previous financial year's submission. This is useful for updating existing data, making corrections, or reporting similar information as last year.

b. Start from Scratch –

Select this option to create a new submission from blank. This gives you the flexibility to enter all required details afresh, without carrying over any prior data.

Upon selection, click **Create Form**.

The screenshot shows a dashboard titled "Welcome Usain Bolt" with a "FORMS TO SUBMIT" section. A modal dialog is open for "Create Form WD-1 (Prudential Requirements) for credit co-ops". The dialog has two radio button options: "Start with Last Year's Data" (which is selected and highlighted with a red box) and "Start from Scratch". There are "Cancel" and "Create Form" buttons at the bottom of the dialog. The background dashboard shows buttons for "Annual General Meeting (AGM)", "Audited Financial Statements", "COM Members and Key Officers Update", and "Form WD-1 (Prudential Requirements) for credit co-ops".

This screenshot is identical to the one above, but the "Start from Scratch" radio button is selected and highlighted with a red box. Additionally, the "Create Form" button at the bottom right of the dialog is highlighted with a red box, and a red arrow points from the text "Upon selection, click Create Form." to this button.

WD-1 Form (1/2)

WD-1 form will be displayed with various sections.

Populate the fields for each section accordingly. Pay special attention to the fields labeled **FY From** and **FY To**. These fields indicate the financial year for which the WD-1 submission applies. Enter the correct start and end dates for the financial year.

Form Details

Co-op's Details

Declarant's Details

The screenshot displays the MCCY Case Management System interface. At the top, there are navigation links for HOME, CASE, and CO-OP PROFILE. The main heading is "Case FORM WD-1 (PRUDENTIAL REQUIREMENTS) FOR CREDIT CO-OPS".

Form Details:

Case Number	Status	Initial Submission Date	Re-Submission Date
20250911-00001725	Draft		

Co-op's Details:

Maplewood Paper Co-operative	180045297C
FY From	FY To
Minimum Liquid Assets (%)	Capital Adequacy Ratio (%)
Restricted Investments (%)	

Declarant's Information:

Full Name as per ID	ID Number
Ms. Laura Yvonne Tiongson	S9990092Z
Email Address	Contact Number
bohnp@yaho.com	97213471
Designation in Co-op	
Secretary	

At the bottom of the page, there are links for "Home", "Terms of Use", and "Contact Us".

WD-1 Form (2/2)

Parts of the Form

a. Form Details – contains case ID, status and the submission information.

Case Number 20250911-00001725	Status Draft	Initial Submission Date	Re-Submission Date	Deadline Date	Compliance Status Not submitted
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b. Co-op's Details – contains the name of the Co-op and UEN. Includes the Financial Year from/to and other financial info

Name of Co-operative Society(Co-op) Maplewood Paper Co-operative	UEN 180045297C
FY From ⓘ	FY To ⓘ
Minimum Liquid Assets (%)	Capital Adequacy Ratio (%)
Restricted Investments (%)	

c. Declarant's Information – captures details about the individual who submits the form. It includes essential contact information, such as email address and mobile number, to facilitate communication.

▼ Declarant's Information	
Full Name as per ID Ms. Laura Yvonne Tiongson	ID Number S9990092Z
Email Address bohnph@yahoo.com	Contact Number 97213471
Designation in Co-op Secretary	

Edit WD-1 Form (1/2)

Enter Edit Mode:

Click on any of the **pencil** icons next to the fields you need to populate. This action will open the form in edit mode.

Case FORM WD-1 (PRUDENTIAL REQUIREMENTS) FOR CREDIT CO-OPS

Case Number	Status	Initial Submission Date	Re-Submission Date
20250911-00001725	Draft		
Name of Co-operative Society(Co-op) Maplewood Paper Co-operative		UEN 180045297C	
FY From		FY To	
Minimum Liquid Assets (%)		Capital Adequacy Ratio (%)	
Restricted Investments (%)			

Populate the Fields:

Enter the required information into each field. Ensure you follow any specific format requirements (e.g., date format) and fill in all mandatory fields.

mccy HOME CASE CO-OP PROFILE

Case FORM WD-1 (PRUDENTIAL REQUIREMENTS) FOR CREDIT CO-OPS

Case Number	Status	Initial Submission Date	Re-Submission Date
20250911-00001725	Draft		

* = Required Information

Name of Co-operative Society(Co-op)
Maplewood Paper Co-operative

UEN
180045297C

FY From: 1/1/2017

FY To: 31/12/2017

Minimum Liquid Assets (%): 30.00%

Capital Adequacy Ratio (%): 21.00%

Restricted Investments (%): 25.00%

▼ Declarant's Information

Full Name as per ID: Ms. Laura Yvonne Tiongson

ID Number: S9990092Z

Email Address: bohnph@yahoo.com

Contact Number: 97213471

Designation in Co-op: Secretary

Cancel Save

Edit WD-1 Form (2/2)

Save the Form:

Once you have entered all the necessary information, click the **Save** button.

The system will validate the data you have entered.

Field Validations:

If there are any errors, the system will flag them. Review the flagged errors, correct the information, and save again.

mccy HOME CASE CO-OP PROFILE

Case FORM WD-1 (PRUDENTIAL REQUIREMENTS) FOR CREDIT CO-OPS

Case Number 20250911-00001725	Status Draft	Initial Submission Date	Re-Submission Date
----------------------------------	-----------------	-------------------------	--------------------

* = Required Information

Name of Co-operative Society(Co-op)
Maplewood Paper Co-operative

UEN
180045297C

FY From
1/1/2017

FY To
31/12/2017

Minimum Liquid Assets (%)
30.00%

Capital Adequacy Ratio (%)
21.00%

Restricted Investments (%)
25.00%

Declarant's Information

Full Name as per ID
Ms. Laura Yvonne Tiongson

ID Number
S9990092Z

Email Address
lontongson@yahoo.com

Contact Number
97213471

Designation in Co-op
Secretary

Cancel Save

Statement Terms of Use Contact Us

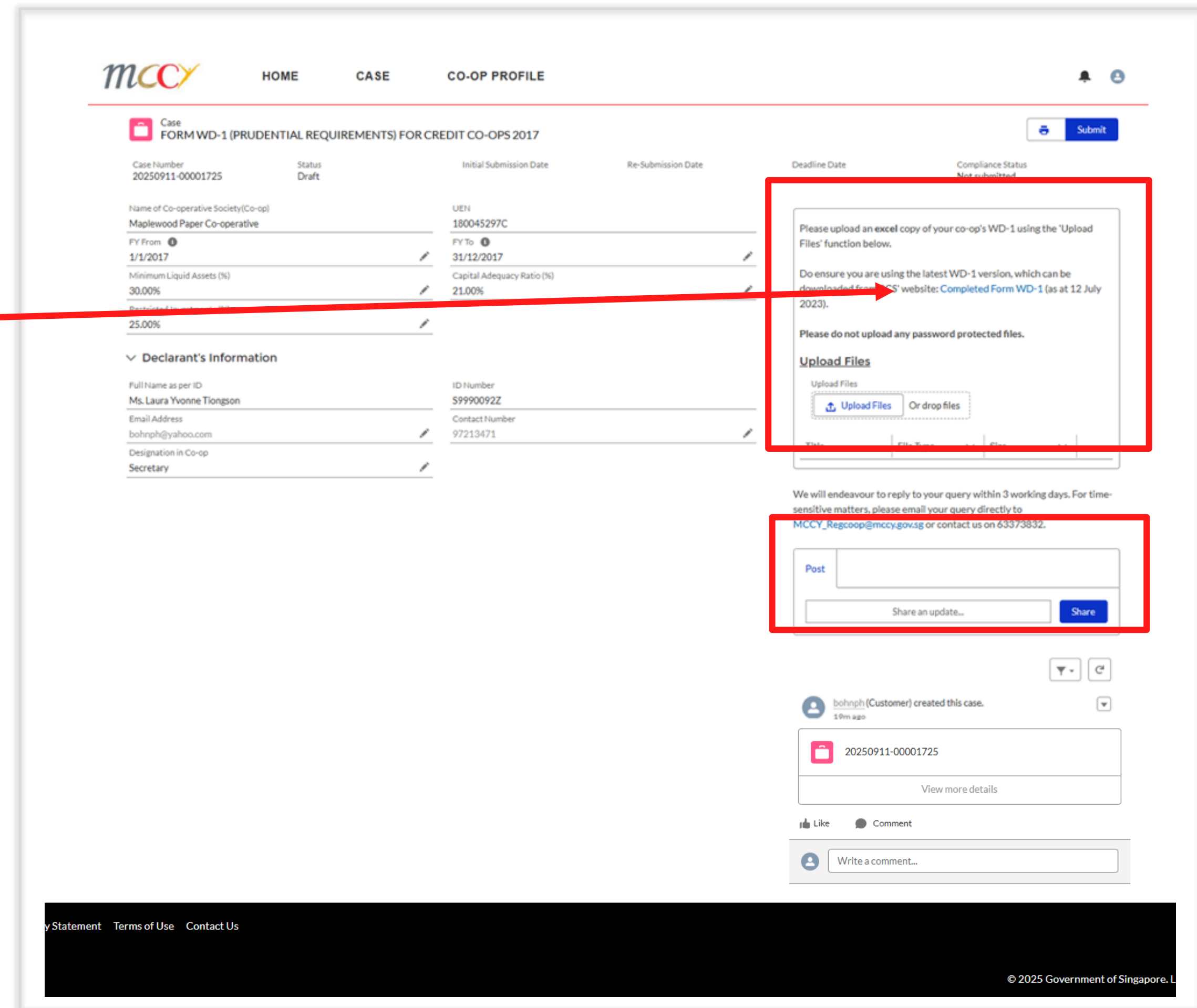
File Upload and Chatter Functions

Declarant must **upload a copy of its completed WD1 excel file** for the submission.

- Only excel files are accepted.
- A **link of the excel file for the WD-1** is available in the attachment section.
- Maximum file size: 20 MB per form submission.

If you have multiple documents, ensure the total combined size does not exceed the 20 MB limit.

Use **chatter function** if there are queries in relation to the submission. The RCS officer assigned to the Co-op will receive the query.



Submit Form

Once the form is ready for submission, click the **Submit** button.

A screenshot of a web form interface. At the top right, there are notification and user profile icons. Below them, a blue 'Submit' button is highlighted with a red rectangular box. A red arrow points from the text 'Submit' in the previous block to this button. Below the button, there are two labels: 'Deadline Date' and 'Compliance Status Not submitted'.

Carefully review the declaration statements. Declarant must answer each declaration statement by selecting the checkbox, and the **Submit** button will become active.

To proceed with the submission, click the **Submit** button.

A screenshot of a web application showing a 'Confirm Submission' pop-up window. The background is a blurred view of the main form. The pop-up window has a title bar with 'Confirm Submission' and a close button. It contains a 'DECLARATIONS' section with the following text: 'I hereby declare that: (please select one which is applicable)'. There are two radio button options: 'I presently hold the position of the Chairperson, Secretary or Chief Executive Officer in the society, or' and 'I am an officer whom the Chairperson, Secretary or Chief Executive Officer has authorised to submit the information provided in this form and the Chairperson, Secretary or Chief Executive Officer has approved of the information provided in this form.' The second option is selected. Below this are two checked checkboxes: 'I acknowledge that any false information provided in this form will invalidate this submission.' and 'I confirm that the information provided in this form is true, accurate and complete to the best of my knowledge. I am aware that it is an offence to provide false or misleading information to the Registrar of Co-operative Societies.' At the bottom of the pop-up, there are 'Cancel' and 'Submit' buttons. The 'Submit' button is highlighted with a red rectangular box, and a red arrow points from the text 'Submit' in the previous block to this button.

A pop-up window will appear informing the Declarant to download a copy of the form.

A screenshot of a 'Success' pop-up window. The window has a title bar with 'Success' and a close button. The main text reads: 'Your form has been submitted successfully. Please print or save a copy of the form before leaving this page.' At the bottom right, there is an 'Ok' button.

Confirmation of Submission

Upon successful submission of the form, a pop-up window will appear confirming the submission.

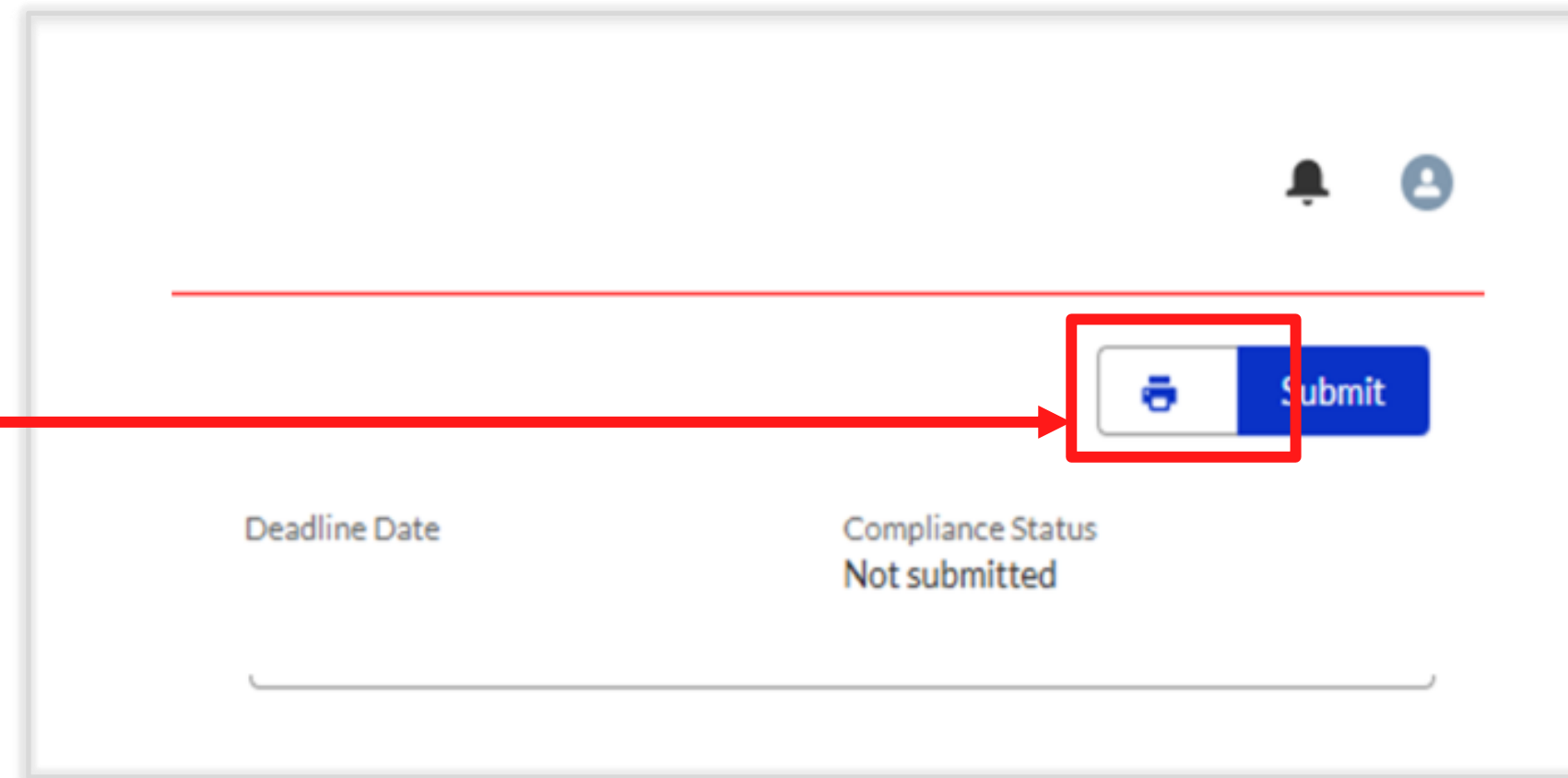
Key Changes to Note:

- ✓ The status of the form will be updated to reflect the successful submission.
- ✓ After the form is submitted to RCS, the submitted form will be in read only mode. Declarant can no longer amend the form.
- ✓ The initial submission date will be updated accordingly.
- ✓ An acknowledgment email will be sent to the Declarant's email address, confirming the successful submission of the form.

The screenshot displays the MCCY Case Management System interface. At the top, a green success message box states: "Success Case submitted successfully to officer." Below this, the case details for "FORM WD-1 (PRUDENTIAL REQUIREMENTS) FOR CREDIT CO-OPS 2017" are shown. The status is updated to "Submitted", and the initial submission date is "12/09/2025". The declarant's information is also visible, including the name "Ms. Laura Yvonne Tiongson" and her email address "bohnp@yaho.com". On the right side, there is a section for uploading files, with a table showing a file named "WD1_FileAttachment_EXCEL_X" of size 35.32 KB. At the bottom, there is a social media-style feed showing a post by "bohnp (Customer)" that updated the record and created the case.

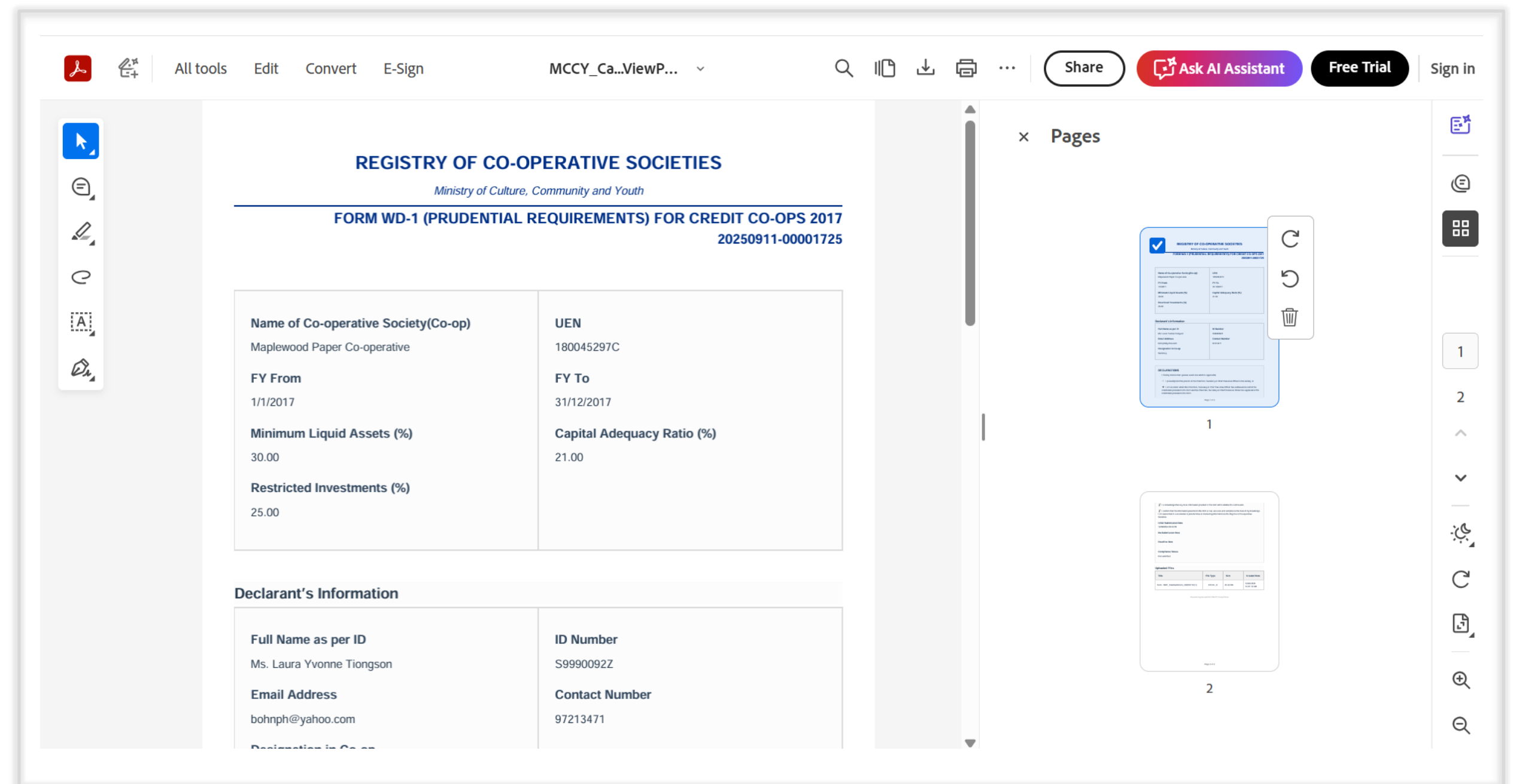
Print Preview

After submission, Declarant can print or save a copy of the submitted form by clicking on the **printer** icon.



A new tab will open that shows the form in pdf format. Declarant can save a copy into their own device.

[Note: Co-ops are unable to retrieve past submissions in the Portal. Please save or print a copy of the submission before leaving the page.]



Contact Us



Helpdesk (6337 3832)



MCCY_Regcoop@mccy.gov.sg

Thank You



@MCCYsg



mccy.gov.sg