

In this Issue

| | |
|----------------------------|---|
| Add-On / Major Products: | 1 |
| Add-On / Major Products: | 2 |
| Emortelle Tip : | 2 |
| Update on Training 2012 | 3 |
| To you, Our Valued Clients | 3 |
| Upcoming Training | 3 |
| Our Christmas Function | 4 |
| Out Admin. Personnel | 4 |

Newsletter:

Volume 8, Issue 4: December 2012



Emortelle Add-On / Major Products

GIA (internet banking), **Global Information Access:**

Would allow your members / clients to access financial data and perform transactions in the comfort of their home / office twenty-four (24) hours each day.

MIA (mobile banking), **Mobile Information Access:**

Allows members / clients of participating organizations to access account information and perform financial transactions using SMS, in Real Time, Anyday, Anytime, from Anywhere via any cellular telephone.

RIA (access via LAN / WAN Network), **Remote Information Access:**

Give the ability to access your data from a remote location. Member / Clients are allowed to login the application; access their accounts and perform any desired transactions available in the program without the assistance or involvement of a Teller.

SS, Shared Services:

Members from your Credit Union may perform enquiries, deposits, withdrawals, transfers, statements and loan payments at a participating Credit Union in Real Time.

Use our Shared Services feature to allow Credit Unions to effectively act as branches on behalf of each other.

SMS, Short Messaging Service:

Use our SMS feature within Emortelle to send messages to members' / clients' cellular phones:

Individual Text Messages / Bulk Text Messages / Assigned Group Text Messages

ATM-Online Processor, Automated Teller Machine:

The ATM on-line processor is an authorizing and transaction-processing module designed to respond to electronic transaction requests from ATMs and other Electronic Funds Transfer (EFT) devices conforming to the ISO8583 financial messaging standard.

The ATM On-line Processor requires no user input and produces no screen output, all output is stored in a log file. The Processor is invoked automatically as and when required, responds to requests and writes resulting transactions to Members Ledgers and General Ledgers. The on-line module can handle multiple simultaneous requests from several ATMs and other Electronic Funds Transfer devices via an ISO conformant Switch.

ACH, Automated Clearing House:

In mere seconds, ACH transactions can be sent from any one of the organization's bank accounts to the Automated Clearing House to your members' / clients' account and supplier companies.

IVR, Interactive Voice Response:

Allows your members / clients to dial-in via a land-line or cellular telephone to obtain account specific information. Both Caller and System, interact with and respond to each other— the system queries the caller about the desired action and the caller responds; the system reacts to this response by routing the caller to another system or to a live operator.



Via: System / Users / Access / Edit Profile:

You must have "Special" checked for Update / Current / Extended Line to be able to access the Setdate option in Update/ Current

You must have "Superuser" checked for Update / Current / Extended Line to allow tellers to exceed their daily withdrawal limit

Users Password::

A maximum of 8 characters in length: must contain mixed case and numeric or special characters; this field would always look blank to users, as it should not be shown on screen.

The five special characters to be used are + @ # _ !

Emortelle Training for your Staff Personnel 2012

The 'Training for your Staff Personnel' for our Regional & Trinidad and Tobago customers came to an end in October. The Certificates of Participation together with the Customer Grades Analysis Graphs were distributed to the respective organizations that participated in the Training. Organizations formerly thanked MSD for the Training, and some sent pictures of their "Certificate Giving Ceremony".

Feedback from some of our Clients that participated on our first "Training for your Staff Personnel":

1. *"I would like to thank MSD for the invaluable contribution that is being made towards the knowledge base of our organization. The training provided extensive knowledge of the system and the many areas that could be further developed to improve efficiencies. Additionally the day to day accounting and operational aspects touched on brought to light several areas that lend further support to organizational enhancement."*

2. *"Thank you, the learning experience was a good one.
The feedback from staff was positive."*

3. *"Thank you so very much. I will pass this on to the BOD immediately."*

To the right is one of the Pictures we received from an organization:



To You, Our Valued Clients

Another year has ended. As we take time to reflect, give thanks to the Almighty for His guidance, and anticipate the future while preparing for what lies ahead, we at MSD will like to take this opportunity to sincerely thank you, our valued clients for your support during the year 2012, and for continuously reaffirming your commitment and loyalty in our wide array of products: Emortelle, CUMIS Plus, GIA, RIA, MIA, IVR, SMS, ATM-Online, Shared (Services) Branching, ACH Processing.

A new year by definition signals a new beginning, filled with the anticipation of goals and objectives to be realized and challenges to overcome. We at MSD will like to assure you our valued clients, that we are ready, willing and able to step up to the proverbial plate, and deliver a service that is second to none, ensuring you achieve your strategic and operational objectives as it relates to Information Communication Technology [ICT].

MSD, Technology Driven, Customer Focused, Committed to "Customer Satisfaction, Software Excellency and Integrity".

Upcoming Training:

Trinidad & Tobago: Credit Bureau Training, Tuesday 22nd January, at MSD Training Centre

Belize: Training for your Staff Personnel: 18th February—01st March, in Belize

Jamaica: Training for your Staff Personnel: 11th—22nd March, in Jamaica

Trinidad & Tobago: Training for the Credit & Supervisory Committees: 10th & 17th April, respectively

Trinidad & Tobago: Strategic Insights session for Board of Directors and Management: 24th April

Our Christmas All Day Function 2012

Our Christmas Function 2012, which was held in Tobago, proved to be a **FUNABULOUSFUL** day. It started off with a short plane ride ; and upon our arrival to Tobago, we were promptly whisked off to have a scrumptious breakfast at the seafront of the Sandy Point Beach Club. After having our fill, we visited / toured selected sites of our sister island. We then spent the rest of the day relaxing, eating, drinking and having fun at the Turtle Beach Resort, where the courteous staff met all our needs.



Health Tip:

Laughter prompts the release of endorphins, the natural painkillers of human body, and thus provides a general sense of being healthy.

Answers to Puzzles from Previous Issue

Puzzle 1:

Aroma, Trout, Yummy, Rotator, Teapot, Surpass

Puzzle 2:

24 hours in a day
26 letters of the alphabet
7 days of the week
7 wonders of the world
12 signs of the zodiac
66 books of the bible

Meet our Administrative personnel



From left to right:

Crystal Byng:
Administrative Assistant

Monica Ramdial:
Manager, Corporate Services

Cheryl –Ann Wallace-Joseph:
Administrative Officer

Joke: First day on the job

A taxi passenger tapped the driver on the shoulder to ask him a question. The driver screamed, lost control of the car, nearly hit a bus, went up on the footpath, and stopped just inches from a shop window.

For a second everything went quiet in the cab, then the driver said: "Look, buddy, don't ever do that again. You scared the daylights out of me!"

The passenger apologized and said: "I didn't realize that a little tap would scare you so much."

The driver replied: "Sorry, it's not really your fault. Today is my first day as a cab driver. I've been driving a funeral hearse for the last 25 years."

Any Comments ?

Please feel free to email your comments on the newsletter to newsletter@msd-tt.com: the type of articles you like, the ones you don't read, new features you will like to see etc. Feedback from everyone is always welcome.

"Technology Driven, Customer Focused."

"Committed to Customer Satisfaction, Software Excellence & Integrity"

Cnr Austin Street & Easter Main Road, St. Joseph, Trinidad

Tel: 868-663-2768

Fax: 868-663-2848

Website: www.msd-tt.com

<http://twitter.com/msdtweet84>

