

Our Vision

To be the industry leader in software development within the Caribbean, Central & Latin America region, providing the highest standards in quality, customer service, and software solutions for the financial services sector, and all other related industries.

Our Mission

To develop and deliver reliable, feature-laden software, quality customer service and the highest quality solutions to our customers, resulting in end user satisfaction, thereby positioning the company as a leading, total solutions provider.

WORD FROM MANAGEMENT

Welcome to MSD's first newsletter issue for 2014. This issue promises to be stirring as we share with you matters relating to our products and support, customers, staff, the community and even health. Be inspired!

It is with great pleasure we announce that Emortelle v9 is here! Further, it is available in the following configurations:

Emortelle v9 Standard	Core Application minus Add-ons
Emortelle v9 Enterprise	Standard + Staff HR/Payroll
Emortelle v9 SQL	Standard + SQL
Emortelle v9 Enterprise SQL	Standard + Staff HR/Payroll + SQL

Don't forget our impressive **Add-ons** as well, which include applications for Global Information Access (GIA), Mobile Information Access (MIA), Remote Information Access (RIA), Interactive Voice Response (IVR), ATM Online, Web Backup, IBL Debit Card System, ACH Processing and Shared Services. Please call us or visit our website at www.msd-tt.com for more details.

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Customer Corner



ALWAYS THERE FOR YOU!

In March 2014, **COPOS** Credit Union hosted its Staff, Members and Stakeholders at the launch of its new logo. This milestone event was precipitated by a need to visually set **COPOS** apart from the pack; to highlight the proper enunciation of their two syllable name by using the colour green to represent their environmental focus of going green. The culture at **COPOS** is one of TEAMWORK & SERVICE, driven by Mr. David Marquez – General Manager, who belongs to the Marketing field. He is a true Caribbean man, with roots in Grenada and is an honorary citizen of St. Vincent. **COPOS** is currently involved in the following initiatives:



- They have adopted a primary school in Tobago, located in Tablepiece.
- They are introducing recycling bins for public usage in strategic high traffic areas
- They have a strategic alliance with GECCU Credit Union in St. Vincent
- They have hosted the Financial Reality Fair in conjunction with TBLA, Neal & Massy North Credit Union, Transunion, The Credit Union League of T&T & CUNA Mutual.

Their focus is to ensure continuity in the Credit Union movement by attracting the younger market segment to make a difference in the Community and to change the face of the movement by making a difference through living the simple credo 'people helping people'.



Customer Corner - Kingstown Co-operative Credit Union Society Ltd

MSD would like to introduce Kingstown Co-operative Credit Union (KCCU) Society Limited. We welcome them to the Emortelle family, in discussion with Kemuel King – Accountant.

How did KCCU develop as an organisation?

Started as a small credit union in 1958 with 53 members & \$253.00 (EC) share capital. The initial bond was Tailors in the city, and was subsequently opened to residents of the city and beyond later. By 1988, membership was 2269 and assets reached one million dollars (EC).



Why did KCCU decide to acquire Emortelle software?

It allowed the flexibility that we required for the strategic direction; also it is affordable. We have been using the software for 18 months. Thus far, it has lived up to 95% of our expectations, and the advantages are that MSD is flexible and amenable to modifications & the technical competence of its staff is high. Currently, membership is 14,000 plus and total assets are 69 million (EC), and we are still growing. There are branch offices in Canouan & Union Island, with an outreach service to Bequia, with a total staff of 24. Since obtaining Emortelle, we have launched internet banking, launching our website, and in the process of launching ATM service via collaboration with the Bank of St. Vincent. KCCU's current credo is confidence and resilience.

Go Green with ACH Processing



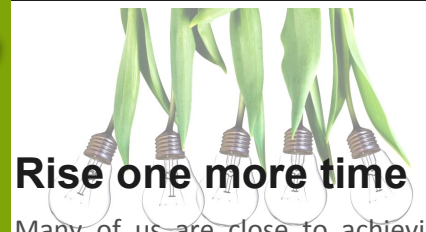
ACH (Automatic Clearing House) is a payment feature in Emortelle, which facilitates payments made by your Organisation, to be electronically transferred from your Bank Account to that of the payee, which can be a Member, or a Company, as in the case of standing orders or general ledger payments.

This facility works with the following modules in Emortelle –

- Members Ledger
- General Ledger
- Standing Order (Company)
- Dividends Module
- Loans Module
- Fixed Deposit Module

This would reduce the writing or printing of cheques, as the funds will be transferred directly to the payee's bank account, resulting in a reduction in cost and time. If you are of the view that this feature can improve your operations, to obtain more information, create a **Request** ticket on MSD's Online Support System (OSS).

INSPIRATIONAL CORNER



Rise one more time

Many of us are close to achieving our goals... a degree, a new house, a better relationship with our loved ones, losing some weight ... but we falter and stop. You are a finisher. Maybe you believe that you do not have the ability to achieve your goals.

The Scripture reminds us in Philippians 4:13 – "I can do all things through Christ who strengthens me." [NKJV] Go back and take the course or the examination. You are a champion. You are a conqueror. Today is a new day in your life. A life that is full of potential and lots of possibilities!



Before Mt. Everest was discovered, what was the highest mountain in the world?
Answer is: Mt. Everest; it just wasn't discovered yet.

Which is correct to say, "The yolk of the egg are white" or "The yolk of the egg is white"?

Answer is: Neither, the yolk of the egg is yellow.

New Corporate Image



MSD's new corporate image represents our identity and diversity in a very competitive and dynamic IT industry.



It symbolises our creativity, diverse body of talent with fresh ideas and perspectives that helps us to sustain our competitive advantage.

New Employees

Shernelle joined MSD on August 19, 2013 as a Quality Assurance Officer. Her qualifications include a Bachelor's Degree in Information Systems, an Advanced Diploma in ACP and an Associate Degree in Information Systems Management. Her responsibilities at MSD include: Testing and enhancement of software, as well as documentation regarding the use of software. She expressed her liking of the company's culture and the challenges that come along with her job. She also likes the realism of management and their approachable/open-door style.



Ms. Shernelle Brathwaite



Mr. Mikhail Ferdinand

Mikhail joined MSD on August 19, 2013 as a Quality Assurance Officer. His qualifications include a Bachelor's Degree in Business Computing, and both a Diploma and Advanced Diploma in Computer Studies. His responsibilities at MSD include: Verification and validation of software, testing of features as well as data verification for conversion.

He wants to pursue his Masters in Information Technology and says he likes the 'homey' environment at MSD, in that, there is close-knit interaction with all.

Rohan joined MSD on July 2, 2013 as a Programmer. His qualifications include a Bachelor's Degree in Computer Science and Management. His responsibilities at MSD include: development of new software modules and debugging of software errors. He wants to pursue his Masters' Degree, and expressed that he is actually doing what he loves to do professionally and enjoys working with the Team at MSD.



Mr. Rohan Murray

Supplier Corner- Credit Union League of Trinidad & Tobago

Training for the period July to September 2014



Event – Delinquency Management

Date: Thursday July 10, 2014
Time: 9:30 am
Venue: To be announced

Event – Growth From The Core

Date: Thursday August 14, 2014
Time: 9:30 am
Venue: Cascadia Hotel, St. Anns.

"Emortelle has the ability to expand to the customer's needs"

- Chezray Rodney, Jamaica

"It works!!! And it makes my life so much easier"

- Niki Ann Ince Kent, Tobago

"I think it's user friendly and allows a wide range of functions to be performed."

- Nichola Fender Jamaica

TECHBite

Out with the Old!

On April 8th 2014 Microsoft officially ended the support, service, and security updates for Windows XP. This means that Microsoft will no longer issue security updates, patches, or fixes for freshly discovered exploits, viruses, or other security issues. This is not going to be a problem immediately, but it's likely to become an issue as patches for newer versions of Windows emerge in the months and years ahead. Since Windows shares a common architecture, flaws in the Windows 7 may also be replicated to Windows XP.

It's Time to Upgrade!

Windows XP is a 13-year-old operating system. There are three newer versions of the operating system in existence, Windows Vista, Windows 7 and Windows 8.1, which are faster, better and more reliable. Upgrading your Windows OS may require you to upgrade your current PC or purchase a new PC, since very few older computers are able to run Windows 8.1, which is the latest version of Windows. Microsoft has a **Windows Upgrade Assistance** utility that can check if your PC meets the system requirements for Windows 8.

*Luckily, if you currently use **Emortelle v8.1** or **Emortelle v9** system, you are fully ready for a new version of Windows as they are fully compatible. **Cumis Plus** users may encounter some incompatibility depending on the version of the **Esker Tun** Emulation software they use, as only version 14 of this software is compatible with Windows versions after XP.*



Healthy Eating Lifestyle

Dear friend, I pray that you may enjoy good health and that all may go well with you... {3 John 1:2 (NIV)}

Your Health Is Your Wealth

We at MSD encourage our staff in cultivating a healthy eating lifestyle. On "Smoothie Fridays", we have a fun activity in our kitchen, where Staff members enjoy making healthy fruit smoothies with fresh fruits. Fruits are low in calories and fat and contain simple sugars and fiber. The smoothies provide the body with vitamins, minerals, anti-oxidants and many phytochemicals.

Community Corner- MSD Corporate Social Responsibility

MSD's Co-Sponsor of the Annual Caribbean Credit Union Youth Conference hosted by the St. Lucia Credit Union League in the lovely island of St. Lucia

"On April 27th 2014 the 10th Annual Caribbean Credit Union Youth Conference concluded in St. Lucia, this conference was in session from April 23rd- 27th. This year marked an important milestone for the Caribbean Credit Union Movement, in its attempts to build a cadre of young co-operators which fosters continuous concession planning within the movement. Over the years approximately five hundred young co-operators have participated in this conference, this year was indeed no exception with sixty (60) registered participants from various Caribbean islands".

-Christal Charles General Manager of the St. Lucia Credit Union League



MSD is not only committed to the disbursement of quality Customer Satisfaction, but recognizes its Corporate Social Responsibility. The development of the future is important to us. The active involvement of youths through events like these highlights their value and provides an opportunity to erase negativities that are so prevalent in our society today.

Contact Us

Give us a call for more information about our services and products

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