

SPECIAL POINTS OF INTEREST

1. Shared Services
2. Credit Union Month October
3. Upcoming Events

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Welcome to the MSD's Newsletter September Edition on information related to our software solutions, research and development, support activities, future plans, and events. Inside this edition you will see exciting details of our Shared Services, an insight into our new Website soon to be launch, Trinidad and Tobago Users' Group Meeting, Credit Union Month, staff developments and lots more..

Online Shared Services (using ATM Messaging)

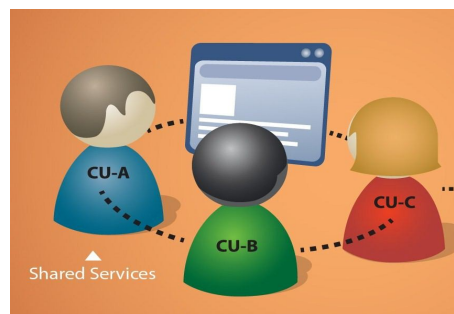
The Shared Services module was incorporated within CUMIS Plus TM and Emortelle to allow Credit Unions to effectively act as branches on behalf of each other.

This facility allows a member from a Credit Union to perform Enquiry, Deposit and Withdrawals transactions at another participating Credit Union in real time.

The Shared Services module is an authorizing and transaction processing module designed to respond to requests from other Credit Unions conforming to the ISO8583 financial messaging standard.

Software Requirements :

- ◆ Emortelle V8
- ◆ Online Shared Services Module
- ◆ A OSS unique ID
- ◆ Receipt Printing



Functionality :

- ◆ Withdrawals
- ◆ Cash Deposits
- ◆ Cheque Deposits
- ◆ Loan Payment
- ◆ Transfers
- ◆ Statements
- ◆ Balance Enquiry

Confidentiality

Participating Credit Unions must sign reciprocal confidentiality agreements binding management and staff to protect the privacy of members' data.

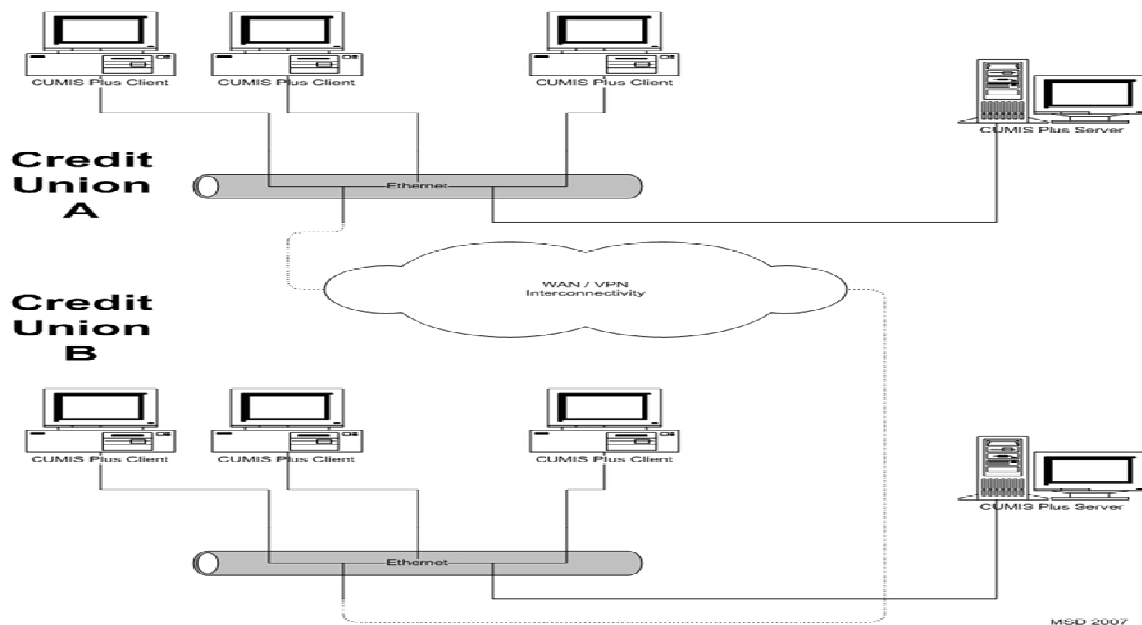
MSD is bound by the confidentiality clause contained within the Terms of Agreement signed with individual Credit Unions.

Members Requirements- Members Require a Member Number, the name of the Credit Union and a picture ID (ID Card, Driving Permit or Passport).

NETWORK COMMUNICATIONS

- ◆ TCP/IP Network
- ◆ High Speed DSL connection (512K)
- ◆ VPN

Typical Shared Services TCP/IP Network



MSD SOON to Launch New Website

MSD is about to unveil its new enhanced website. This interactive and informative website is enhanced with great appearance, content, functionality, website usability and great search engine optimization. It is easy to view, read, navigate, download docs, watch videos and listen to audio docs on MSD's software solutions.

The screenshot shows the MSD Micro Software Designs website. At the top, there is a navigation bar with links for Home, About Us, and Contact Us. Below this is a search bar labeled 'Search MSD...' and a 'Search' button. A secondary navigation bar lists various sections: Corporate, Markets, Countries, Products, Employees, Careers, News, Support, and Mail. The 'Products' menu is expanded, showing options like Emortelle, iBOS, ATM Online, Interactive Voice Response, Shared Branching, E-Banking, and IVR. The main content area features a 'Who we are:' section with a description of MSD's services and a photograph of a building. A large banner for 'THE TRIPLE A EFFECT' is prominently displayed. On the right side, there are sections for 'NEWSLETTERS' (Volume 5, Issue 1), 'TWITTER', and 'RELATED LINKS'. The bottom of the page includes a 'Products:' section with a list of services and a small image of a person wearing a headset.

Credit union month October 2010: International Credit Union (ICU) Day® theme, *Local. Trusted. Serving you.*

In recognition of Credit Union Month, October 2010, the management and staff at MSD extend to all our loyal and dedicated Credit Union customers in Trinidad, Tobago and throughout the length and breadth of the Caribbean islands and by extension the world, an eventful, productive Credit Union Week [October 17-23], and a blessed and reflective International Credit Union Day, Thursday October 21st 2010. Credit Unions throughout every conceivable location within the globe continue to perform a noble service by providing products and services to their membership, positively impacting the quality of their lives. We at MSD remain focused and committed to providing quality technological solutions which will continue to enable Credit Unions throughout the globe to continue the perpetuation of this noble service, by ensuring Information Technology [IT] continues to be fused with traditional customer service, so as to maintain a customer centric approach when services are delivered to their membership.

THE EMORTELLÉ ML MANUAL HAS BEEN COMPLETED & IS READY FOR DISTRIBUTION

Trinidad & Tobago Users' Group

What a Success

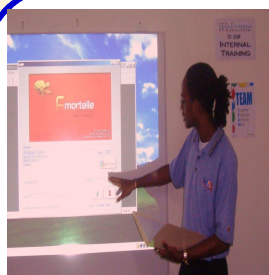


On August 13th, 2010 MSD's held its annual Trinidad & Tobago Users' Group Meeting at Agricola Co-operative Credit Union Ltd in Port-of-Spain. Representatives from over twenty (22) Credit Unions attended making it a tremendous success. Presentations on MSD's E-Banking Solution GIA- Global Information Access and details of the OSS (Online Support Solutions) were done. The Networking session was excellent and very interactive. As a result, a number of issues were addressed and clients who have upgraded to Emortelle give insights into the exciting new features they are now enjoying.

Look out for the User Group coming to an island near you. See details on Page 4



STAFF DEVELOPMENTS



Successful completion of Internal Training by MSD's Staff

We are happy to inform you our valued customers that MSD's staff have successfully completed internal training held during the months of July and August. This was designed to equip them with the necessary skills to improve our external service delivery. These include the technical, managerial, and organizational skills needed in the rapidly developing sector of IT.

Special Training was also done on Disaster Preparedness.



CLICO UPDATE FOR MSD STAFF

Staff were recently informed of the intricacies surrounding their Clico annuity by expertise in the field on Monday 27th, September 2010.



UTT- University of Trinidad & Tobago Industry Feedback Session

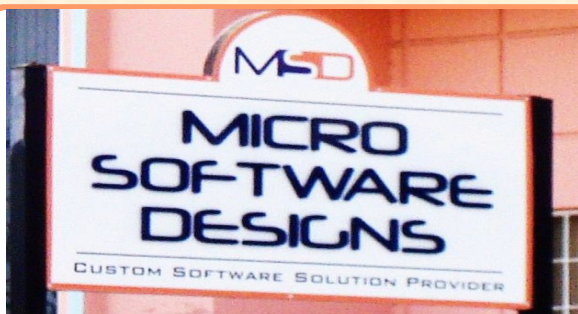
In an attempt to aid in the development of IT graduates and to recruit highly qualified staff in the field of IT, MSD's General Manager Mr. Collinsworth Howard & Office Manager Ms. Monica Sindy Ramdial attended UTT's Industry Feedback Session. This session was held in an attempt to:

- Inform UTT of the general trends of the IT industry and to aid in the development of UTT Programs.
- Outline major concerns with current graduates.
- Outline the major challenges experienced with current trainees.
- Recommend to UTT Co-operative work attachment.



MSD Family Day- On August 31st, 2010 Independence Day holiday here in Trinidad & Tobago MSD held a Family Day at the DeFreitas Ranch, Valencia. Staff took a break from their exciting fast pace IT world to relax and enjoy various activities such as fun and games, sporting events with friends and family. ➡





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ABOUT US

Established in 1984, with over 130 clients throughout the Caribbean, MSD is the market leader in the development and support of multi-platform Management Information Systems software for financial and retail institutions. We provide high performance, customized software solutions, and extensive support and training for our clients thus, enabling them to promote operational efficiency and organizational effectiveness.

We offer the following services:

- ◆ Software Development,
- ◆ LAN and WAN,
- ◆ Computer Hardware Sales,
- ◆ Consultancy.

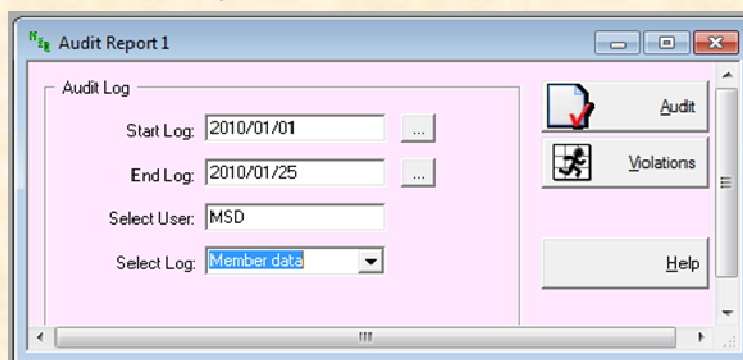
Some of our software product front-runners are:

- ◆ Emortelle,
- ◆ CUMIS Plus (Credit Union Management Information Systems),
- ◆ iBOS (Integrated Banking On-Line System),
- ◆ WinPrint (Unix to Windows report previewing and formatting utility)

Emortelle TIP on Audit Log

Did you know that you can view all changes made to the database using the Audit Log module? In fact you can generate changes made to particular modules, even by individual users.

Go to System> Audit Log. Enter criteria in the displayed field.



Need Support? Our Technical Support is ready to Assist

For further information, please contact us at info@msd-tt.com.

Our dedicated and hardworking support team are standing by to assist you with your queries.

| | | |
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Ferdinand McIntosh is now officially assigned to the Technical Support Team



UPCOMING EVENTS

Users Group Meeting

- ◆ Trinidad– Friday 13th August
- ◆ Eastern Caribbean countries & Bermuda– Friday 15th October
- ◆ Jamaica– Friday 19th November
- ◆ Belize– First Quarter of 2011

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.