



Newsletter



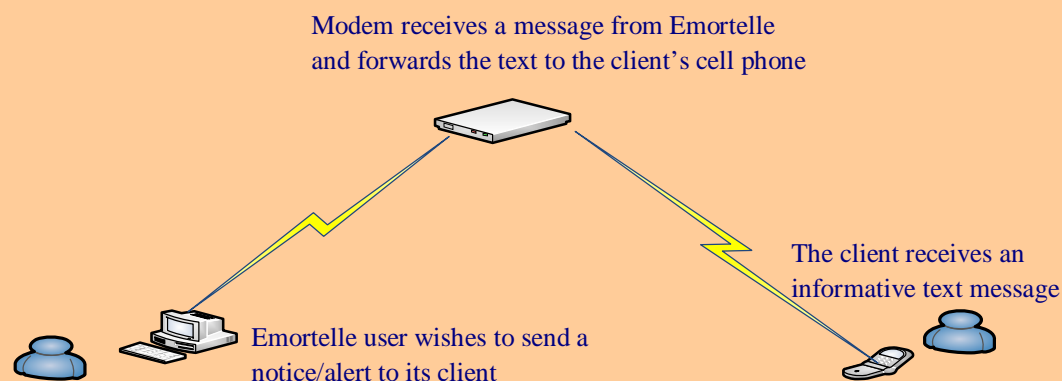
Emortelle's Mobile Banking

Due for release June 30th, 2011

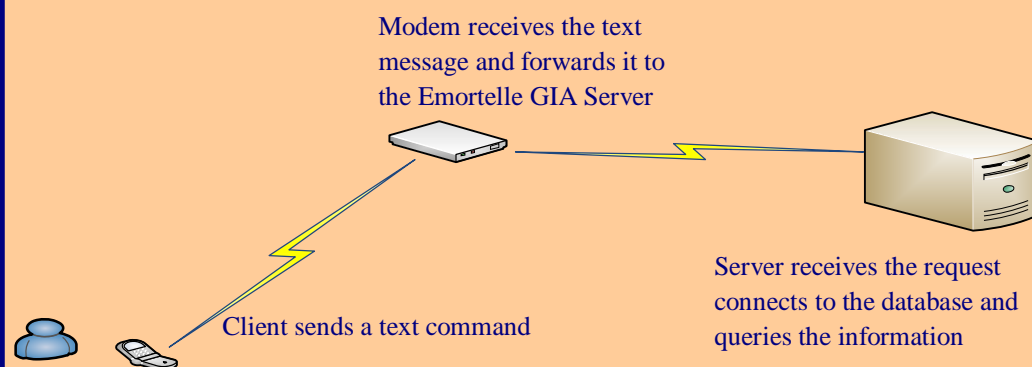


Emortelle's Mobile Banking allows your clients to perform balance enquires, account transactions, bill payments and other banking transactions through a mobile phone. As a communication instrument today, mobile phones are perhaps the easiest channel on which customers can be reached on the spot, since mobile phones are carried everywhere. Mobile Banking allows urgent warning messages to be sent to clients instantaneously and it eliminates the risk of delayed delivery and response.

Mobile Banking allows Emortelle users to send messages to their client's mobile phone, without the client initiating a request for the information.



Emortelle's Mobile Banking also allows messages to be sent from the clients requesting updates on the status of their financials or to perform transactions.



Special points of interest:

- Emortelle Exciting New Add Ons / Releases
- Emortelle & Emortelle Add Ons Statistics

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Emortelle's Mobile Banking *Continued*

The Emortelle GIA Server processes the request and replies to the modem

Modem receives responds and forwards it to the client



Client receives an informative message

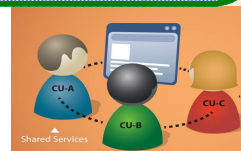
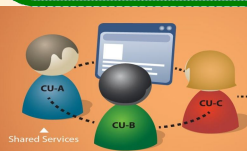


Emortelle's Mobile Banking offers services such as:

- ⇒ Mini-statements and checking of account history
- ⇒ Transfer of funds between accounts
- ⇒ Status on requests
- ⇒ Balance checking on accounts
- ⇒ Cheques requests to be collected at banking institution
- ⇒ Electronic bill payments
- ⇒ Notifications and alerts from the banking institution
- ⇒ Periodic account balance reporting (say at the end of month)
- ⇒ Reporting of salary and other credits to the financial institution
- ⇒ Successful or unsuccessful execution of a standing order
- ⇒ Successful payment of a cheque issued on the account
- ⇒ Large value withdrawals on an account
- ⇒ Large value withdrawals on the ATM or a debit card
- ⇒ Request for an ATM card or credit card to be suspended

Emortelle's Shared Services

Due for release March 31st, 2011



This facility allows a member of Credit Union A to visit a participating partner, Credit Union B, and perform operations on their account in real time without having to physically visit their Credit Union A. The member can perform a wide range of operations including:

- ⇒ Account Enquiries
- ⇒ Withdrawals
- ⇒ Cash and Cheque Deposits

Major Advantage of Shared Services:

- ⇒ It will promote Economies of Scale amongst institutions embracing this initiative to gain strategic advantage.

- ⇒ Money Transfers
- ⇒ Loan Payments
- ⇒ Request Statements

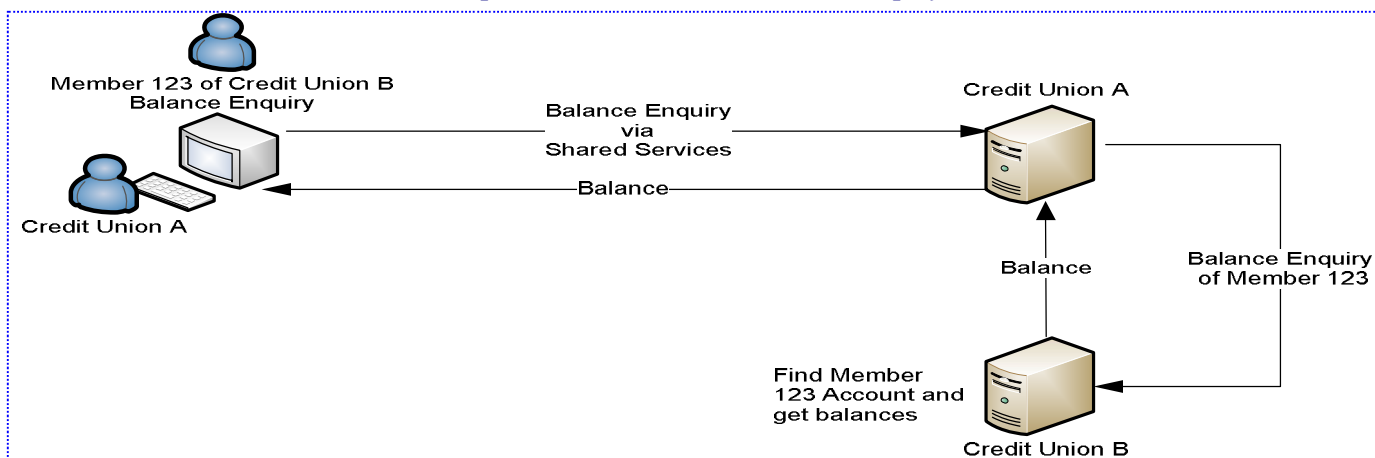
All enquiries and transactions are carried out in real time. Therefore, the home database is directly and immediately updated with the above listed operations, Emortelle will produce the necessary reports to assist the Credit Unions with reconciling receivables and payables resulting from this facility.

Major Disadvantage of Shared Services:

- ⇒ One major concern amongst Institutions world-wide embracing this initiative is poaching on each others customers. However, this was handled in the past by the implementation of policies between institutions.

Emortelle Shared Services Overview:

- ⇒ Member 123 of Credit Union B visits Credit Union A. Both Companies participate in Shared Services.
- ⇒ Member 123 requests Balance Enquiry.
- ⇒ Using Shared Services, Credit Union A requests the balances for Member 123.
- ⇒ Credit Union B receives request, finds Member 123 in its database and sends Balance.
- ⇒ Credit Union A receives response from Credit Union B and displays Balance in real time.



Emortelle ACH Processing

Emortelle release 8.1 will include a Pay-To-Use ACH facility, as an alternative to cheque and cash payments. Users will be able to efficiently process bulk payments and automatically route payments through the ACH facility. The benefits of this facility include

- ⇒ All electronic transfers
- ⇒ Cost saving due to efficiency, no signing of cheques
- ⇒ Cost savings due to cost reduction in processing cheques
- ⇒ Reduced risk and fraud exposure
- ⇒ Faster turnover of cash to members
- ⇒ Environment friendly, save paper and ink
- ⇒ Timely processing (bills on time)

⇒ Remote access to funds (for example, no need to come for loan cheques)

The following modules will allow ACH processing

- ⇒ Dividend Processing
- ⇒ Loan Processing
- ⇒ Deposit Interest Processing
- ⇒ Fix Deposit withdrawals
- ⇒ Members deposit withdrawals
- ⇒ GL cheque Payments
- ⇒ Standing Orders payments to companies on behalf of members
- ⇒ Accounts Payable payments to suppliers

Emortelle &
Emortelle Add
- On's Updated
Statistics

COUNTRIES	Emortelle V8	CUMIS PLUS	IBOS	GIA	IVR	ATM	ATM Batch
Trinidad & Tobago	6	53	2	2	7		2
Jamaica	6	19			1	3	11
Dominica	2	9			1		
St. Lucia	7	6					
Belize City	4	1		1		4	
Grenada	2	2			3	1	
Antigua & Barbuda	3			1		1	
St. Vincent	2	2			1	1	
Barbados	1	2		1	1		
Bermuda	1						
Guyana	2						



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EMORTELLE TIP: Manage Fees

Manage all delinquent fees in one area using the module Loans/Delinquents/Manage Fees.

The module allows you to implement fees easily without the use of control settings, to meet your organization's objectives.

WELCOME TO EMORTELLE SVBLA

MSD Welcomes St. Vincent Building & Loan Association [SVBLA] to the Emortelle family. SVBLA Implementation 2011/01/17 - 2011/02/18. *Congrats.*



SUPPORT STAFF



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.**

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.

Technical Support:

Shawn Mills	s.mills@msd-tt.com
Gail Griffith	g.griffith@msd-tt.com
Denecia Edmund	d.edmund@msd-tt.com
Marcia Moses	m.moses@msd-tt.com
Ferdinand McIntosh	f.mcintosh@msd-tt.com
Warren Alexis	w.alexis@msd-tt.com
Daniel Legall	d.legall@msd-tt.com

Our Senior Business Analyst Ms. Vashti-Paul Khan has been re-assigned to Projects as of January 2011