



Newsletter

Welcome to Volume 7 Issue 2 of MSD's Newsletter containing information related to MSD software solutions, research and development, support service activities, future plans, events, etc. This edition features MIA-Mobile Information Access- MSD's Mobile banking updates and gives an insight into what clients can expect.

Emortelle's Mobile Banking (MIA -Mobile Information Access)

MSD is pleased to announce the beta release of MIA—Mobile Information Access, our Mobile Banking Solution for Emortelle. We are inviting customers to request a Demonstration of this cutting edge application which will allow their members to access account information and perform financial transactions using SMS, in real time, anyday, anytime from anywhere.

For those interested demos would be available from July 15th, 2011.

Request a Demo Now!

Demos would be available on the following:

- ⇒ Request a letter to be generated for pickup at your institution
- ⇒ Retrieves the current balance in the institution's account
- ⇒ Request a cheque for pickup at the institution
- ⇒ Request a transfer of funds between accounts

Requests a bill payment using the funds in an account command examples:

Automated Clearing House (ACH)-Emortelle 8.1 now includes a Pay-To-Use Automated Clearing House (ACH) facility, as a progressive alternative to cheque and cash payments. In mere seconds, ACH transactions can be sent from any one of the organizations bank accounts to the Automated Clearing House to your members' account and supplier companies.

The benefits of using the ACH facility include:

- * All electronic transfers
- * Cost saving due to efficiency, no signing of cheques
- * Cost savings due to cost reduction in processing cheque
- * 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 for loan cheques)
- * Central management, all ACH transactions seeded from different modules in Emortelle are managed in one location
- * informative real-time reporting shows ACH transactions still pending, written to the Automated Clearing House and confirmed.
- * Reconcile individual ACH payments that appear as part of a grouped debit on bank statements.

The following modules 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

Experience the confidence, efficiency gains and security that all payments and transfers will be in your clients or supplier's bank account the same day.

The goal: Every Bank, Every Branch, Every Account.

Inside this issue:

M-Banking	1
Automated Clearing House (ACH)	1
M-Banking Survey Form	2
Cloud Computing – Software as a Service (SaaS)	3
Staff Training	3
Emortelle Tip– Busy Flag Message	4
MSD Support Team	4

Special points of interest:

- M-Banking Updates & Demos available
- Automated Clearing House (ACH) Updates
- MSD's Staff Training completion on Excellent Customer Service

MOBILE BANKING SURVEY FORM

1. Have you used a mobile banking feature offered by any organisation?

- Yes No

2. Do you believe that Mobile Banking would benefit you?

- Yes No

3. Would you (as an individual) use a mobile banking feature?

- Yes No

4. From the list below, what features would you use?

- Mini-statements and checking of account history
- Transfer of funds between my accounts
- Request for status updates on items applied for (e.g. loan status update)
- Balance enquiry on accounts
- Request cheque to be collected at the banking institution
- Perform electronic bill payments
- Receive notifications and alerts from the banking institution
- Request periodic account balance reporting (say at the end of month)
- Reporting of salary and other credits to the financial institution
- Alerts for successful or unsuccessful execution of a standing order
- Alerts for Successful payment of a cheque issued on the account
- Alerts for Large value withdrawals on an account
- Alerts for Large value withdrawals on the ATM or a debit card
- Make request for an ATM card or credit card to be suspended
- Make request for mobile banking feature to be suspended

5. Please indicate other features that you may wish to use that are not listed in question 4 above.

6. What is your view on alert messages?

- I would embrace an alert feature
- I would allow the banking organisation to send me alerts without my prior approval. (example. birthday greeting, notification of delinquency)
- Alerts can become exasperating
- I would not use any alert feature
- I would not use the alert feature, if I am billed for it.
- I should be able to stop alerts at anytime

7. What other banking features do you currently use?

- Visit organisation Interactive voice response system
- Telephone Banking ATM banking
- Online Banking

Other (please specify)

8. Would you pay to use a mobile banking feature?

9. If yes for question 8 above, how much would you pay per transaction and/or service?
(Enter the money value based on your local currency)

1) Per Transaction?

2) Monthly Service?

10. What is your local currency?

- Yes No

What is your local currency?

Other (please specify)

Done

As always customer satisfaction is our primary objective. For those who are interested in M-Banking and have not completed the Online Survey Form please do by visiting the following link: <http://www.surveymonkey.com/s/NRXJWPO>

Cloud Computing - Software as a Service (SaaS)

In this segment of our newsletter, we will introduce you to a growing trend in the ICT industry, Cloud Computing [CC] and Software as a Service [SaaS]. This trend is growing at an exponential rate; organizations embracing this phenomenal concept are experiencing significant growth and cost reduction. According to IDC 2008, by 2012, customer spending on IT cloud services will grow almost threefold, to \$42 billion.

The Cloud computing concept is synonymous with anything that involves delivering hosted services over the Internet. These services are broadly divided into three categories:

1. Software-as-a-Service (SaaS).
2. Infrastructure-as-a-Service (IaaS).
3. Platform-as-a-Service (PaaS).

Key Drivers of Cloud Computing:

- ◆ Significant innovations in virtualization and distributed computing.
- ◆ A highly pervasive and improved access to high-speed Internet.
- ◆ A weak economy, resulting in organizations seeking out cost effective ways of keeping their business viable.

In keeping true to our strategic mission, of delivering excellent quality customer service to our customers, we at MSD are in the process of expanding our service delivery offering by expanding our SaaS product line. This initiative will speak to us offering our flagship product Emortelle as a Service [EaaS] to prospective customers.

Key advantages of embracing EaaS:

1. It will be sold on demand, typically monthly, quarterly, semi-annually or annually.
2. It is elastic -- a customer can have as much or as little of the service as they want, at any given time.
3. It is module driven – Customer will indicate which modules they will like enabled.
4. The service will be fully managed by MSD (the customer needs nothing but a personal computer and Internet access).

Key benefits of embracing EaaS:

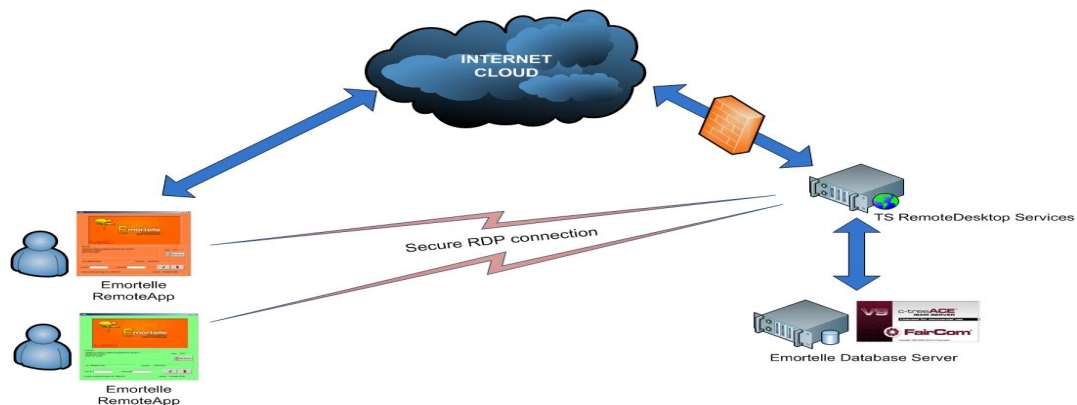
1. Cost effective.
2. Greater accessibility and adaptability to provide service.
3. Painless upgrades.
4. Seamless integration.

Key disadvantages of embracing EaaS:

1. Risk of having data confidentiality compromised.
2. Possible breach of data security.
3. Possibility of service disruption due to unavailability of internet service.

The disadvantages outlined above can be mitigated against by a number of applied strategies;

- (a) Signed confidentiality agreements between all concerned parties.
- (b) Implementation of proper data protection techniques.
- (c) Ensure your internet service provider is reliable and has a record of high uptime.



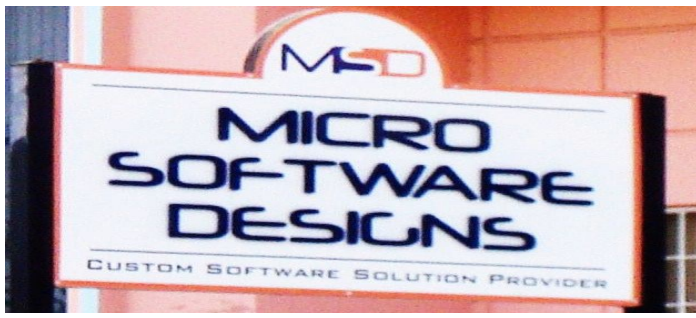
STAFF SECTION

MSD's staff have recently successfully completed "Excellence in Customer Service" Training. This programme was specifically designed for MSD's environment to empower and equip staff with the right attitude, knowledge and skills to deliver Excellent Customer Service to our valuable customers. They are now recognized as Customer Service Professionals.



"As an organization MSD's goal is to exceed excellent customer service by making it legendary" MSD

MSD would like to specially thank all our valuable customers for their understanding, patience & co-operation during these training sessions which were held on April 28th and May 27th, 2011.



"Committed to Customer Satisfaction, Software Excellence, & Integrity"

"Technology Driven, Customer Focused."

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UPCOMING EVENTS

Look forward for the official Launch of Emortelle with all it's related Add Ons in the last quarter of 2011.-Stay tuned for updates

ABOUT US

Established in 1984, with over 130 clients MSD has over two decades of experience in supplying customized software solutions and consultancy services to some of the largest financial organizations in the region.

MSD provides high performance, customized software solutions, and extensive support and training for clients thus, enabling them to promote operational efficiency and organizational effectiveness.

Major products and services

Our Products include:

- Emortelle Enterprise and Standard (formerly CUMIS Plus).
- Integrated Banking Online Solution (iBOS).
- Interactive Voice Response (IVR) Module - Telephone Banking.
- Global Information Access (GIA) - Internet Banking.
- ATM On-Line integrated system.
- Remote Information Access (RIA).
- Shared Services (SS)
- Mobile Banking
- ACH Functionality
- WinPrint (Unix to Windows report previewing and formatting utility)

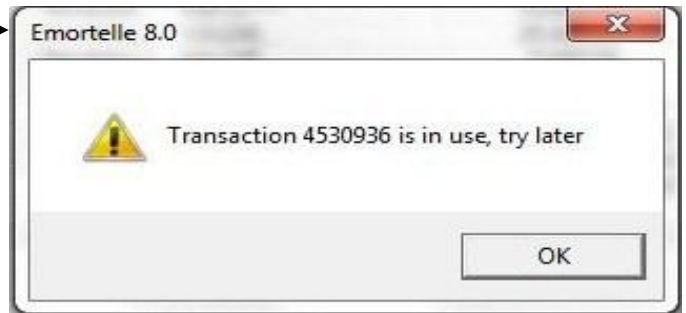
Our services include:

- Software Development
- LAN and WAN Networking
- Consultancy

Emortelle Tip: Clearing a busy flag message

To clear a busy flag message on Payroll; Update/Current; GL/Update; ATM Batch Processing; Delinquency Module; Dormant Ledger Build; Members/Create/Update or Standing Orders the following steps must be applied:

1. Access System>Maintenance>Admin Tools.
2. Click on the down arrow to make selection.
3. Select the required action and specify the reference to be cleared.



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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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.