



NEWSLETTER

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Special points of interest:

- RIA with Touch Screen Capabilities
- User Group Meetings Details
- 2012 International Year of Co-operatives [IYC]

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RIA (Remote Information Access) with Touch Screen Capabilities

MSD is pleased to announce, that we have embarked on a project to enhance RIA (Remote Information Access) with Touch Screen capabilities. Our customers can deploy RIA Touch as a Self Service application for their clients/members. The emergence of PC Tablets and All-in-One touch computers, running on Windows platform makes this the ideal time to launch this initiative. These self sufficient devices ideal locations are high traffic areas such as lobbies which are convenient to clients/members of participating organisations.

Our preliminary research suggests that Self Service for transactions and information is the most appropriate use of touch technology in the Financial/Banking Sector.

Demonstration of RIA (Remote Information Access) with Touch Screen capabilities will be conducted at the **Caribbean Confederation of Credit Unions (CCCU) & Credit Union Executives Society (CUES) International Convention** - June 23-26, 2012, Montego Bay, Jamaica.

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 savings in labour, no signing of cheques
- * Cost savings in time 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.

"Leaders can achieve a deeper understanding of how to make innovation happen in their organisation by looking carefully at the balance of freedom and discipline " [Jeff De Cagna]

2012 The International Year of Co-operatives (IYC): IYC® theme, *"Cooperatives Enterprises Build a Better World"*

This year 2012 designated the **International Year of Co-operatives [IYC]** by the United Nations, marks a significant milestone on the calendars of all Credit Unions and other Co-operatives worldwide.

Credit Unions and other Co-operatives throughout the world are serving a noble purpose by administering courteous and invaluable service to their membership, and the less fortunate in our society. However, rapid changes in the micro and macro environment coupled with customers' perception and expectation of customer service delivery, are forcing both for-profit and non-profit financial institutions to re-think the way they deliver service to their customers. These changes are evident in the dynamic field of information technology, which is advancing at an alarming rate, and in the regulations that govern those institutions' daily operations.

Extensive research conducted in the Caribbean region, alluded to the fact that the majority of Credit Union members are inconvenienced; they are not afforded access to products and services **Anyday, Anytime, from Anywhere**, resulting in the continued market share dominance by other financial institutions and their ubiquitous presence in the environment.

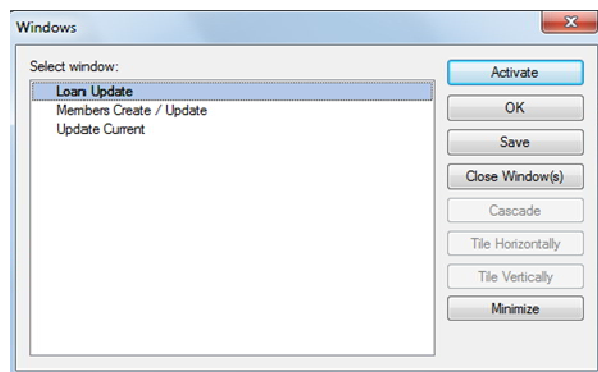
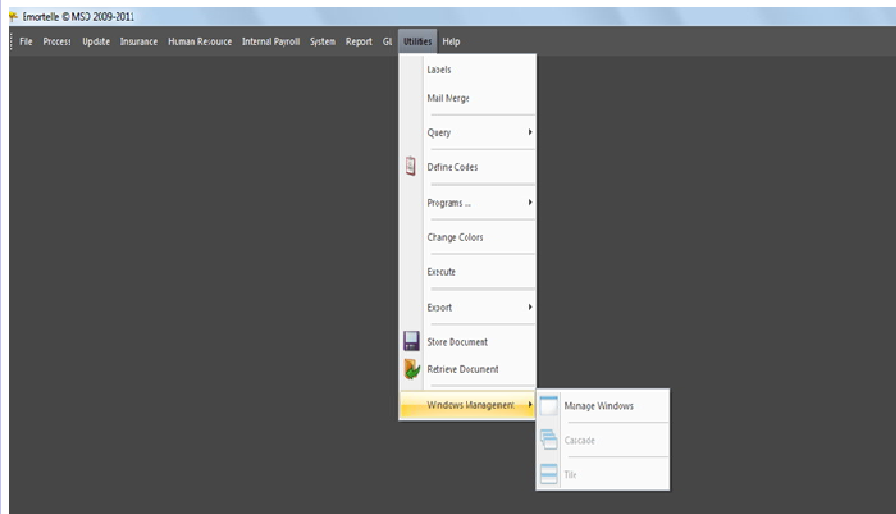
It's in this context I believe Credit Unions should cooperate and compete by taking a holistic approach to system integration, and form an integrated network amongst all units. This will result in the membership having access to products and services at participating units, **Anyday, Anytime from Anywhere**. This will lead to a revitalised movement, stretching the principle of "cooperation and cooperative" to a higher level; resulting progressively in an improved market share position for all co-operatives in this region. [Collinsworth Howard]

EMORTELE TIP

Explore the new Window Management module available in Emortelle 8.1 via the Utilities menu.

This feature allows the user to manipulate the way multiple windows are displayed within Emortelle.

Windows can be controlled individually or all at once by holding the <Ctrl> key and selecting the window(s) to control.



EMPLOYEE SECTION

Johnathon Koo MSD's new Programmer / Web Developer joined the Technical Department on January 3rd, 2012.



Mr. Johnathon Koo

**MSD warmly
welcomes
Johnathon &
Cassius to the
MSD Family**

Cassius Rochford is MSD's new Quality Control Officer. He joined the Quality Control Department on February 1st, 2012.



Mr. Cassius Rochford



RBC Royal Bank of Trinidad & Tobago Met with MSD Staff

RBC RBTT conducted an on-site session with MSD's staff on the opportunity to provide them with On-site Banking Services.

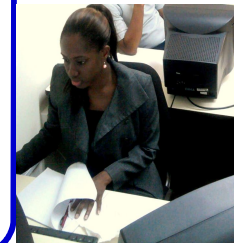
RBTT On-site Banking Services entailed presentations to employees following individual sessions offering their recently launched Credit Campaign and sharing their special packages with MSD staff. Services include: investments, deposits, loans and other services. They also shared information on their various product offering and educated staff on the best option suited to varying individual needs.



MSD's Staff Internal Training

MSD strongly believes in strengthening our Human Resource Team as such, we are in the process of conducting internal training geared towards enhancing our External Service Delivery.

"Success in business requires training, discipline and hard work all geared towards process and continuous improvement" MSD.



MSD Wellness & Safety Initiative Update:

MSD has given Ferreira Optical the opportunity to partner with us by providing vision screening services as part of our **"Health and Wellness Initiative"**.

Recently Vision Screening was done for all staff. The vision screening was geared towards educating all MSD's staff on the importance of getting their eyes examined regularly for continued good vision. Additionally, they are used to detect the following nearsightedness; farsightedness; colour perception and muscular Imbalance.

Wellness & Safety Initiative completed thus far:

1. Phase 1-Vaccination of all staff against common Caribbean diseases
2. Phase 2- Nurse Visit -Staff was tested for hypertension and diabetes.
3. Phase 3- Fire & Safety
4. Phase 4- Health Magazine available/ subscriptions
5. Phase 5- Vision Screening



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

Our services include:

- Software Development
- LAN and WAN Networking

DONT MISS
Call us for details

UPCOMING EVENTS 2012: USER GROUP MEETING

- ♦ Trinidad– Friday 13th April, 2012
- ♦ Eastern Caribbean Countries & Bermuda– Friday 27th April, 2012
- ♦ Jamaica– Friday 11th May, 2012
- ♦ Belize– to be announced

LOOK OUT FOR MSD'S BOOTH at The Caribbean Confederation of Credit Unions (CCCU) & Credit

Union Executives Society (CUES) International Convention - June 23-26, 2012, Montego Bay, Jamaica.

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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From left to right: Denecia Edmund, Warren Alexis, Ferdinand McIntosh, Gail Griffith, Marcia Moses & Shawn Mills



*Kevin Branche
Is now officially
assigned to the
Technical
Support Team*

Kevin Branche

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.