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Newsletter:

Volume 8, Issue 2: June 2012

RIA Touch

More User Friendly

MSD is pleased to announce its release of our enhanced RIA (Remote Information Access) with Touch screen capabilities.

Our Customers can deploy *RIA Touch* as a Self Service application for their Members / Clients. It is ideal for High Traffic areas such as lobbies which are convenient to Members / Clients of participating organisations.

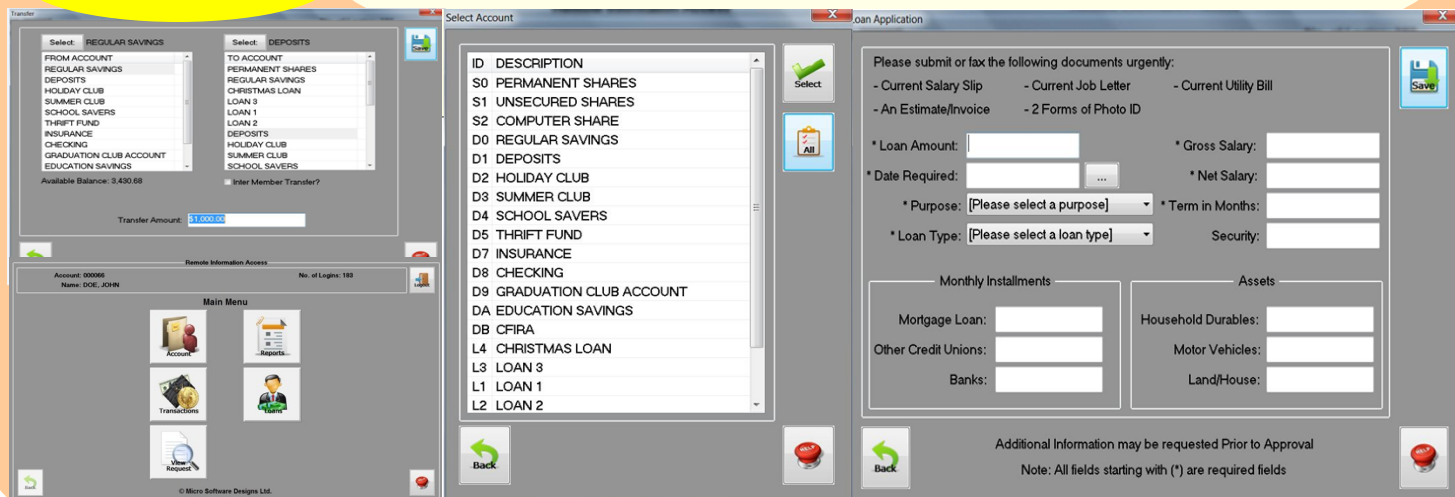
RIA Touch allows Members /clients to access their accounts (over a Local Area Network [LAN] or Wide Area Network [WAN] connection) without the assistance or involvement of a teller. *RIA Touch* is set up at a remote terminal or machine, where active members/clients can log into the application and perform any desired transactions available in the program.

RIA Touch features are:

- Update personal information such as Address, Phone Numbers and Date of Birth
- Check Account Balances
- View Statements
- Transfer funds between accounts
- Inter Member Transfers
- Request Cheques and Letters
- Bill Payments
- Apply for Loans
- Loan Projection
- View and Cancel Requests

Demonstrations were conducted at the **Caribbean Confederation of Credit Unions (CCCU) & Credit Union Executives Society (CUES) International Convention** - June 23-26, 2012, at Montego Bay, Jamaica.

Appealing to use



The screenshot displays the RIA Touch application interface. On the left, there's a 'Select Account' window with a list of accounts including REGULAR SAVINGS, HOLIDAY CLUB, SUMMER CLUB, SCHOOL SAVERS, THRIFT FUND, INSURANCE, CHECKING, GRADUATION CLUB ACCOUNT, and EDUCATION SAVINGS. Below this is a 'Main Menu' with icons for Account, Reports, Transfers, and Request. In the center, a 'Select Account' window shows a list of account descriptions (S0 to L2). On the right, there's a 'Loan Application' form with fields for Loan Amount, Date Required, Purpose, Loan Type, Gross Salary, Net Salary, Term in Months, Security, Monthly Installments, and Assets. A 'Please submit or fax the following documents urgently:' section lists required documents like Current Salary Slip, Current Job Letter, Current Utility Bill, An Estimate/Invoice, and 2 Forms of Photo ID. At the bottom, there's a note: 'Additional Information may be requested Prior to Approval' and 'Note: All fields starting with (*) are required fields'.

Update on Users Group Meetings (UGM) 2012:

Three (3) successful UGMs were held on:

- 1) Friday 13th April: **Trinidad and Tobago** (At Aero Services Credit Union)
- 2) Friday 27th April: **Eastern Caribbean** (At Community First Credit Union in Antigua)
- 3) Friday 11th May: **Jamaica** (At Four Seasons Hotel)

The Agenda for this year's UGM included:

- | | |
|------------------------------|-----------------|
| i) Problem Solving Workshop | ii) How to Do's |
| iii) MSD Module Presentation | iv) User Issues |

The program proved to be a success as the general comments from Users were the Workshop and How do Do's were appreciated and they left more knowledgeable of Emortelle.



Tip:

Warnings via Update Current

Warnings	
<input type="checkbox"/> Joint	<input type="checkbox"/> Sub Acct
<input checked="" type="checkbox"/> Memo	<input type="checkbox"/> Written Off
<input type="checkbox"/> Delinq	<input type="checkbox"/> Co-maker
<input type="checkbox"/> Bailiff	<input type="checkbox"/> Junior
<input type="checkbox"/> Parent	<input type="checkbox"/> Custodian

A check will be shown in the respective Warning box for the active member.

Joint – Once member was tagged as a joint member via File / Members / Beneficiary

Memo – Once a memo is saved for the member via File / Members / Memo Files

Delinquent – Once the member became delinquent through the generation of the delinquency database via Update / Loans / Delinquents/ Arrears or Period Management

Bailiff – Once the member is tagged for Bailiff via File / Members/ Create/ Update

Parent – Once the member was tagged as a Parent via File / Members / Sub Accounts

Sub-Account – Once the member was tagged as a Sub via File / Members / Sub Accounts

Written Off – Once the member's loan was written off via Update / Loans / Written off or Update / Current / Supplementary / Loan Write off

Co-maker – Once the member was added as a co-maker, i.e. is co-making for a loan

Junior – Once the member was tagged as a Junior via File / Members / Create /Update

Custodian –Once the member was tagged as a custodian via File /Beneficiary.



The Management and Staff at MSD would like to take this opportunity to thank all delegates of the recently concluded **Caribbean Confederation of Credit Unions (CCCU) & Credit Union Executives Society (CUES) International Convention (CCCU Convention)** for visiting our booth and showing great interest in our flagship product [Emortelle] with all its exciting and innovative add-ons.

The Management and Staff at the CCCU Convention must be highly commended for yet again successfully staging a high quality interactive meeting where key stakeholders of the Credit Union fraternity gathered to share insights, network, and learn new tools and techniques to improve their overall effectiveness to better serve their members.



JOKE

Tech Support: "I need you to right-click on the Open Desktop."

Customer "Ok."

Tech Support: "Did you get a pop-up menu?"

Customer: "No."

Tech Support: "Ok. Right click again. Do you see a pop-up menu?"

Customer "No."

Tech Support:: "Ok, sir. Can you tell me what you have done up until this point?"

Customer: "Sure, you told me to 'write' click and I wrote 'click'."

We would be attending the 14th Annual Conference of the African American Credit Union Coalition (AACUC), where we will be demonstrating our Flagship product: Emortelle, together with our Major Products during the period Wednesday 01st—Sunday 05th August 2012 In: Charleston, South Carolina

We Celebrate with Trinidad & Tobago, 50 Years of Independence

Staff Support the Annual Adventure Race : Fusion VI



This year it was held on Sat 09th June 2012

ABOUT US

Micro Software Designs Limited (MSD) is a world-class provider of integrated software solutions for the financial services sector. The company has over two decades of experience in supplying software and consultancy services to some of the largest financial organizations in the region. All MSD employees are extensively trained to provide timely and accurate solutions. This means clients are guaranteed a high standard of service backed by stability and the knowledge that they are being served by a company with an in-depth understanding of the best practices in the technology industry.

Our core customer-base comprises financial institutions such as credit unions, lending agencies and other financial services organizations. Our clients are located throughout the Caribbean region, and Central America and total over 120

Our Flagship and Major Products are:

- **Emortelle** Enterprise and Standard
- Global Information Access Module (**GIA**): Internet Banking
- Mobile Information Access Module (**MIA**): Mobile Banking
- **ATM On-Line** Integrated System Module
- Shared Services (**SS**)
- Interactive Voice Response (**IVR**): Telephone Banking
- Remote Information Access (**RIA**): Access via LAN \ WAN Network
- Automated Clearing House (**ACH**) Functionality \ Module
- Short Message Services (**SMS**) Module
- Human Resource Module
- Staff Payroll Module
- WinPrint (Unix to Windows report previewing and formatting utility)

Have a Laugh

Make laughter a part of your life. It exercises the lungs and lowers your heart rate and blood pressure. And remember, laughter can be contagious, Pass it On.



Need Support?: Our Technical Support Personnel is Ready to Assist (from left to right)

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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.



"Technology Driven, Customer Focused."

"Committed to Customer Satisfaction, Software Excellence & Integrity"

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