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# Newsletter:

**Volume 8, Issue 3: Sept. 2012**

## Shared Services

The *Shared Services* (SS) module was incorporated in 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, withdrawals, transfers, statements and loan payment 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
- An OSS Unique ID
- Receipt Printing
- Shared Services Module

### Infrastructural Requirements:

Each participating organization would require a VPN to be established between each Database server. The requirements for a Basic VPN are:

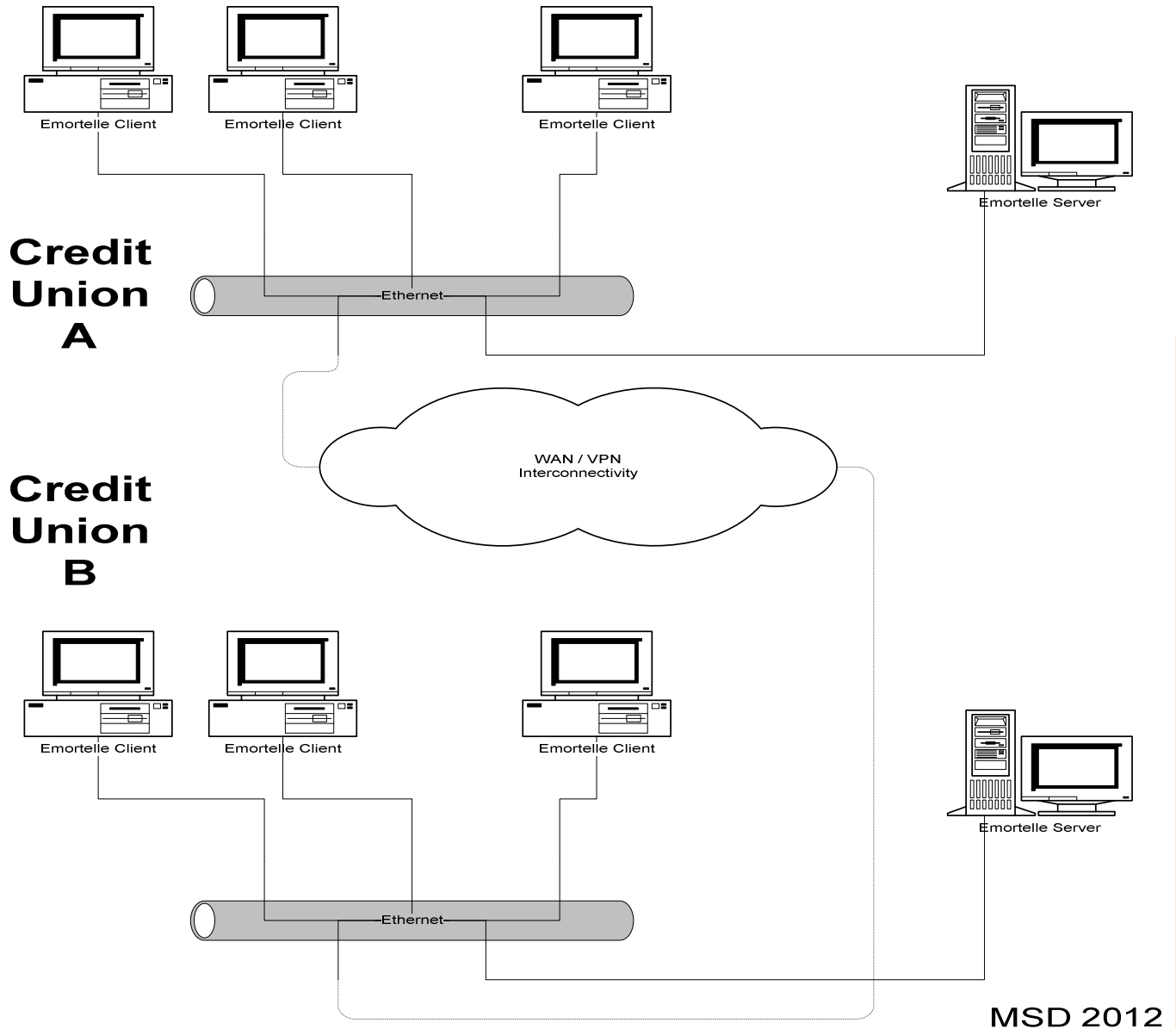
- **A VPN firewall/Router** – This a physical network device that each organization must purchase
- **A High Speed internet** connection – Speeds with at least a 256K **uplink** is required from your ISP
- **A Static IP Address** – This IP address is supplied by your ISP.

It is recommended that each participating organization acquire the services of a Network technician for the setup of the VPN

### Conditions:

- Members of participating Credit Unions must present a valid picture ID (Passport, Driving Permit, ID Card) together with their Account number, in order to request service
- Participating organizations will be responsible for installation and maintenance of the communications infrastructure
- 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

## Typical Shared Services TCP/IP Network



### **Tip: Loan Write-Off**

To write off a loan, access the menu **UPDATE/CURRENT/SUPPLEMENTARY/LOAN WRITE OFF/ WRITE OFF**

Set the Loan Write-off date via **UPDATE / CURRENT / SUPPLEMENTARY / WORK-DATE**, before writing off the loan

View details on written off loans via **UPDATE / CURRENT/SUPPLEMENTARY/ LOAN WRITE OFF / VIEW DETAILS**

## Emortelle Training for your Staff Personnel 2012

The participation was very encouraging with a total of 13 Credit Unions participating. This equated to 116 participants attending a total of 22 sessions. PECU Credit Union topped the list of Credit Unions with 29 participants attending varying sessions. The most popular module amongst participants was Arrears Management with a total attendance of 17 participants.

We at MSD sincerely thank all Credit Unions and their staff for participating in our first annual calendar event training session. Our promise to you, after assessing all your comments, is for next year to be bigger and better.



**AACUC Conference:** We the Management and Staff at MSD will like to take this opportunity to thank all delegates of the recently concluded AACUC conference which was held in Charleston, South Carolina [August 1<sup>st</sup> – 4<sup>th</sup> 2012], for visiting our booth and showing great interest in our flagship product Emortelle, together with all its exciting and innovative add-ons [ATM-On-line, E-Banking, M-Banking, SMS, Share Branching and IVR].

The Management and Staff at AACUC 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 & techniques to improve their overall effectiveness to better serve their members.



## Our Family Day 2012

We held our Family Day at the Valencia Eco Resort on August 31<sup>st</sup> 2012, Independence Day in Trinidad & Tobago.

Staff took a break from their exciting fast pace IT world to relax and enjoy activities such as pool-time, novelty games & sporting events with friends and family.



### Puzzle 1

*In each of the puzzles, the word starts and ends with the same letter, figure it out*

#	Puzzle Word
1	__rom__
2	__rou__
3	__umm__
4	__otato__
5	__eapo__
6	__urpas__

### Puzzle 2

*You have to work out what the letters mean; see #0 as an example*

#	Puzzle Word
0	24 H in a D 24 Hours in a Day
1	26 L of the A
2	7 D of the W
3	7 W of the W
4	12 S of the Z
5	66 B of the B



## 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)

### Tip:

*One of the best cures for dry skin is extra virgin olive oil. Just add a few teaspoons of it to a bath or buy soap that already contains extra virgin olive oil. It is a quick, easy solution to a very common problem*

## Meet our Quality Control & Assurance personnel



*From left to right:*

**Yvette Bobb:**  
Senior Business Analyst

**Lesley Hanson:**  
QCA Officer II

**Kern John:**  
QCA Officer I

**Cassius Rochford:**  
QCA Officer I

### Any Comments ?

Please feel free to email your comments on the newsletter to [newsletter@msd-tt.com](mailto: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.



**"Technology Driven, Customer Focused."**

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

Cnr Austin Street & Easter Main Road, St. Joseph, Trinidad

**Tel:** 868-663-2768

**Fax:** 868-663-2848

**Website:** [www.msd-tt.com](http://www.msd-tt.com)



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