

# Newsletter:

## Volume 9, Issue 2: September 2013

### Emortelle V9.0, Release date: March 2014

We are please to announce the release of **Emortelle V9.0** by the end of the first quarter of 2014. The feature-laden V9.0 will allow your organisation to innovate with greater speed, efficiency and capability for sustainable economic advantage through the delivery of superior customer satisfaction.

Some of the features that will be available to you are:

- Soft Codes**

Standard Soft Codes	Constructed using the two-character Transaction Types as a prefix, followed by the three characters Account ID.  Standard Soft codes are always five (5) characters wide (e.g. WDD00, CSS00)
Transfer Soft Codes	Constructed using the three-character Account ID representing the Debit account, followed by the three characters Account ID, representing the credit account.  Transfer Soft codes are always six (6) characters wide (e.g. S00D00, L01L41)

These codes are constructed dynamically and are divided into two types, Standard and Transfers

- SQL Queries:** Users can write their own SQL based reports to interrogate the Emortelle DB
- Drill down Reporting:** Users will be able to browse details on report using a Tree Structure
- Export DB to DB IV:** Users will be able to export all or select DB component to a DB IV database
- Consolidated all account properties to the File / Account module**
- Rebuild Dividend functionality incorporated in Define module using the Rebuild button**
- Expand Share products from 3 to 12**
- Expand Deposit products from 16 to 32**
- Expand Loan products from 35 to 99**
- Post Verify**
- Post Logging now included in Audit log**
- Enhanced Chat**  
 Functions across branches  
 Ease of installations (overcomes firewall and network issues)  
 Group messages  
 History recall of previous messages  
 List of Login users and Groups

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V9.features continued:

- **Alternate delinquency Management using Amortization Schedule**

Ability to auto generate Amortization Schedule for disbursed loans

Ability to print Amortization Schedule for each loan

More transparent Arrears determination

Additional Delinquency Alerts

- **New Line of Credit Module**

Ability to define multiple Line of Credit products

Ability to create multiple Line of Credit facilities for members

Ability to setup Savings products to secure Line of Credit products

Independent of ATM Easy Loan Module

- **Fixes**

Fixed Rounding Issues in Fixed Deposit Module

Fixed display issue with interest rates

Fixed Arrears issue with loans past maturity date

Fixed GL Journal naming issue

Other minor display issues

- **Management Dashboard...**

**Tip:**

For a way to blast your body's fat cells, try incorporating safflower oil into your diet for 3 months. Toss 2 teaspoons into a salad or sauté it with vegetables.

### Completed Training 2013 at MSD Training Centre: June—September

St. Lucia: <b>Emortelle Training sessions:</b> Credit & Supervisory Committees, and Board of Directors and Management at General Business & Technical Service Ltd.	August 28th, 29th & 30th
Trinidad & Tobago; Eastern Caribbean: Cash Flow	22nd & 23rd July
Trinidad & Tobago; Eastern Caribbean: Loan Interest Accrual	24th July
Trinidad & Tobago; Eastern Caribbean: PEARLS	25th & 26th July & 15th & 16th August
Trinidad & Tobago; Eastern Caribbean: Branch Accounting	29th July
Trinidad & Tobago; Eastern Caribbean: Members Payroll Management	19th September
Trinidad & Tobago; Eastern Caribbean: Loans, Securities & Co-maker Management	23rd & 25th Sept.
Trinidad & Tobago; Eastern Caribbean: User Management & Post	26th September
Trinidad & Tobago; Eastern Caribbean: Arrears Management	27th September
Trinidad & Tobago; Eastern Caribbean: Report Builder / Query / Dormant Ledger	30th September



### Tips: Loan 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 & Update / Loans / Written Off / Balance

Print a report on written off loans via Update / Loans / Written off / Report / Current (for single member) & Range (for multiple members)

### Addition to the MSD Family

MSD warmly welcomes a new member to the Technical Support team, Ms. Rae-Ann London, Technical Support Representative II. Rae-Ann joined the MSD team on 02nd



January 2013 and brings with her a background in Computing/ Business Management.

She is presently pursuing her Masters in Information Communication Technology.



# 2014

@ MSD Training Centre



## Training Calendar

Register early

January	February
Ins and Outs of Dividend Processing; Tues 14 <sup>th</sup> ; 9:00am – 3:00pm; \$920.00TT / \$147.00US	Credit Bureau; Thurs 06 <sup>th</sup> ; 9:00am – 4:00pm; 977.50TT / \$156.00US
March	April
ML, GL & Year End Posts; Tues 12 <sup>th</sup> ; 9:00am – 4:00pm; \$1150.00TT / \$184.00US	Ins and Outs of Emortelle for System Admins; Thurs 03 <sup>rd</sup> ; 9:00am – 4:00pm; \$1150.00TT / \$184.00US
June	July
Branch Accounting; Tues 17 <sup>th</sup> ; 9:00am – 4:00pm; \$1150.00TT / \$184.00US	Cash Flow (2-days session); Mon 07 <sup>th</sup> , 9:00am – 4:00pm & Tues 08 <sup>th</sup> , 9:00am – 12:00noon; \$1782.50TT / \$285.00US
Loan Interest Accrual; Wed 18 <sup>th</sup> ; 9:00am – 1:00pm; \$805.00TT / \$130.00US	PEARLS (2-days session); Thurs 10 <sup>th</sup> , 9:00am – 4:00pm & Fri 11 <sup>th</sup> , 9:00am – 12:00noon; \$1782.50TT / \$285.00US
May	
Credit Committee; Wed 14 <sup>th</sup> ; 9:00am – 3:00pm; \$1380.00TT / \$220.00US	
Supervisory Committee; Thurs 15 <sup>th</sup> ; 9:00am – 3:00pm; \$1380.00TT / \$220.00US	
Strategic Insights: Board of Directors and Management; Fri 16 <sup>th</sup> ; 9:00am – 3:00pm; \$1725.00TT / \$276.00	
September: for Your Staff Personnel (general schedule)	

DATE	TIME	MODULE / AREA	Module Cost (VAT incl.)
Mon 08 <sup>th</sup> Sept	8:30 – 1:00	Member Services	\$862.50TT Or \$138.00US
Tues 09 <sup>th</sup> Sept	9:00 – 3:00	Transaction Codes Management	\$920.00TT Or \$147.00US
Wed 10 <sup>th</sup> Sept	9:00 – 3:00	Transaction Processing	\$920.00TT Or \$147.00US
Thurs 11 <sup>th</sup> Sept	9:00 – 3:00	Members Payroll Management	\$920.00TT Or \$147.00US
Fri 12 <sup>th</sup> Sept	8:30 – 1:00	Members Fixed Deposit Management	\$862.50TT Or \$138.00US
Mon 15 <sup>th</sup> & Tues 16 <sup>th</sup> Sept	9:00 – 4:00	Loans, Securities and Co-maker Management (2-days session)	\$1955.00TT Or \$312.00US
Wed 17 <sup>th</sup> Sept	9:00 – 4:00	User Management & Post	\$977.50TT Or \$156.00US
Thurs 18 <sup>th</sup> Sept	9:00 – 3:00	Arrears Management	\$920.00TT Or \$147.00US
Fri 19 <sup>th</sup> Sept	9:00 – 3:00	Report Builder / Query / Dormant Ledger	\$977.50TT Or \$156.00US
Mon 22 <sup>nd</sup> Sept	9:00 – 4:00	GL Management	\$977.50TT Or \$156.00US
Tues 23 <sup>rd</sup> Sept	9:00 – 3:00	Fixed Asset and Fixed Deposit Management (GL)	\$920.00TT Or \$147.00US
Thurs 25 <sup>th</sup> Sept	9:00 – 3:00	Accounts Payable	\$920.00TT Or \$147.00US
Fri 26 <sup>th</sup> Sept	8:30 – 1:00	Cheque Management	\$862.50TT Or \$138.00US

### In recognition of Credit Union Month, October 2013:

The management and staff at MSD extend to all our loyal and dedicated Credit Union customers in Trinidad, Tobago and throughout the length and breadth of the Caribbean islands and by extension the world, an eventful, productive Credit Union Week [October 13-19], and a blessed and reflective International Credit Union Day, Thursday October 17th 2013. Credit Unions throughout every conceivable location within the globe continue to perform a noble service by providing products and services to their membership, positively impacting the quality of their lives. We at MSD remain focused and committed to providing quality technological solutions which will continue to enable Credit Unions throughout the globe to continue the perpetuation of this noble service, by ensuring Information Technology [IT] continues to be fused with traditional customer service, so as to maintain a customer centric approach when services are delivered to their membership.

MSD is indeed proud to support Credit Union Month by being one of the official sponsors for **The Co-operative Credit Union League of Trinidad & Tobago Annual Awards Ceremony 2013.**

***Look out for our  
Credit Union Month  
Promotions (October)***

### MSD Wellness Initiative Update:

We continue with our Wellness initiative where we have introduced Aerobic sessions in our car- park on Friday afternoons.

*Note: Aerobic fitness may be the most important asset in emergency lost in the wilderness, and other crises. The ability to reach safety or to survive under such circumstances may depend upon one's endurance in walking, running, swimming, climbing, and similar activities.*



### Breakfast on the go: Dressed-up Yogurt (recipe)

What you need:

- 7 oz container plain yogurt (Greek yogurt recommended)
- 1 Tbsp. raspberry jam (or any other)
- 1 tsp. honey
- 2 Tbsp. toasted almonds, roughly chopped

Combine all ingredients in the yogurt container. Grab a spoon and go!

*Extra: Any jam or nut combination can be added.*





## 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)

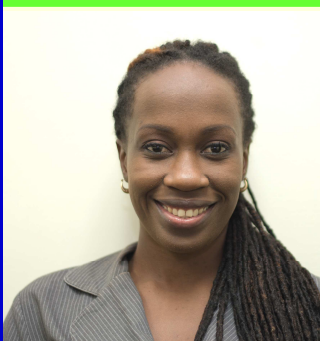
#### A Nutrition-Rich Juice Recipe



#### Total Health Booster

A swig of this vitamin-packed (A, B, C, E) beverage fuels your whole body. It even fights aging: Lutein plus vitamins A and C up collagen production (for strong bones and younger-looking skin).

**Ingredients:** Apple, pears, cherries



Meet  
our  
Technical  
Support  
personnel  
(from top  
to  
bottom)

No  
Photo



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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.

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

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

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