

“Technology Driven, Customer Focused.”

“Committed to Customer Satisfaction, Software Excellence & Integrity”



Newsletter:

Volume 9, Issue 3: December 2013



Emortelle Training: FOR YOUR STAFF PERSONNEL

We understand that Staff Training and Development are needed to:

- i) Enhance your employees' skills and reveal their hidden capabilities in the area in which they work.
- ii) Allow for your employees to effectively perform their job, thus increasing your organization's performance.
- iii) Train and develop your employees in order to stay ahead of the competition (as the current business environment is constantly changing).

Training can improve business performance, profit and staff morale. Advantages to your business include:

- i) Better customer service, better work safety practices and productivity improvements
- ii) Encourage higher staff loyalty and retention. In turn, retention is a saving to you.

Training has many benefits for your staff:

- i) They acquire new skills and build self-esteem; Additionally, Cross Training allows them to develop new skills, which makes them more valuable, keeps them stimulated and provide opportunity to act in higher posts.
- ii) The training they do can take them into other positions within the organization.
- iii) Staff appreciates that the employer values them enough to invest in them on company time.

‘Development of skills of employees – Training and Development helps in increasing the job knowledge and skills of employees at each level. It helps to expand the horizons of human intellect and an overall personality of the employees’. *by examiner.com*

We have developed a Trinidad & Tobago 2014-Training Calendar, elements of which should be considered in your 2014 Training Budget.

The Calendar was released in October 2013, and will be E-blast twice monthly, however, you may contact our Technical Support personnel for an immediate soft copy, together with the Touch Points for each training session.

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COMPUTER Tips on Preventing Digital Fraud Online



The key to combating online fraud is knowing what threats exist and taking easy steps to beat them.

To prevent online fraud:

- Keep current with your software and virus protection
- Create strong passwords
- Ignore emails from senders you don't know
- Use your pop-up blocker
- Download files only from sites you know
- Sign up for email/text "transaction alerts" from your bank to keep track of your purchases

ATM:

More convenient and safer than cash, payment cards have transformed how we shop and bank. But fraudsters may try to steal your card information and use it for unauthorized charges. Make sure you make these transactions in ways that reduce your risk of fraud.

To help stop retail/ATM fraud, remember:

- Review receipts before you sign
- Monitor your statements
- Sign up for email/text "transaction alerts" from your bank
- Keep copies of ATM and sales receipts for your records
- Be aware of your surroundings
- Guard your PIN from fraudster "shoulder surfing"
- Report missing cards immediately

http://www.visasecuritysense.com/en_US/preventing-fraud.jsp



To the winners (our customers) of the Co-operative Credit Union League of Trinidad and Tobago:

National Credit Union Awards 2013.

1) BEST PERFORMING CREDIT UNION: H.R. DEVELOPMENT
 LARGE: NEAL & MASSY (NORTH) CREDIT UNION
 VERY LARGE: SECU CREDIT UNION

2) MOST IMPROVED FINANCIAL PERFORMANCE
 LARGE : SFCCU CREDIT UNION
 VERY LARGE: ANTILLES EMPLOYEES' CREDIT UNION

3) BEST FINANCIAL (PEARLS) PERFORMANCE
 MEDIUM: GUAYMAY ALLIANCE CREDIT UNION
 LARGE: NEAL & MASSY (NORTH) CREDIT UNION
 VERY LARGE: ANTILLES EMPLOYEES' CREDIT UNION

4) MOST OUTSTANDING CREDIT UNION
 GUAYMAY ALLIANCE CREDIT UNION

5) SPECIAL AWARDS - MOST PROMISING CREDIT UNION
 WHIM TOBAGO

MSD was one of the official sponsors for the Co-operative Credit Union League of Trinidad & Tobago Annual Awards Ceremony 2013.

Upcoming Training at MSD Training Centre: January—April 2014

Ins and Outs of Dividend Processing; Tuesday 14th January; 9:00am—3:00pm	\$920.00TT / \$147.00US
Credit Bureau; Thursday 06th February; 9:00am—4:00pm	\$977.50TT / \$156.00US
ML, GL & Year End Posts; Thursday 20th March; 9:00am—4:00pm	\$1150.00TT / \$184.00US
Ins and Outs of Emortelle for System Administrators; Thursday 03rd April; 9:00am—4:00pm	\$\$1150.00TT / \$184.00US



Tips: L.P.L.S.

Process/Insurance/CUNA LP&LS - Set Range allows you to exclude a range of members from the insurance processing. Select Yes for the group range.

Process/Insurance/CUNA LP&LS - Set Range allows you to set a range of members to have a different insurable limit. Select Yes for the group range.

Update: Credit Union Month 2013 Promotions

A lot of our customers benefited as they took advantage of the great Special Discount Offer we had on Emortelle—Add Ons.

Our Technical Support Team members are available to assist you in ensuring that the installation and implementation of the Add-Ons are carried through smoothly by May 31st 2014.

To You, Our Valued Customers

Another year has ended. As we take time to reflect, give thanks to the Almighty for His guidance, and anticipate the future while preparing for what lies ahead, we at MSD will like to take this opportunity to sincerely thank you, our valued customers for your support during the year 2013, and for continuously reaffirming your commitment and loyalty in our wide array of products:

Emortelle, GIA, RIA, MIA, IVR, SMS, ATM-Online, Shared (Services) Branching, ACH Processing.

A new year by definition signals a new beginning, filled with the anticipation of goals and objectives to be realized and challenges to overcome. We at MSD will like to assure you our valued customers, that we are ready, willing and able to step up to the proverbial plate, and deliver a service that is second to none, ensuring you achieve your strategic and operational objectives as it relates to Information Communication Technology [ICT].

MSD, Technology Driven, Customer Focused, Committed to “Customer Satisfaction, Software Excellency and Integrity”.

We Welcome Aboard Our New Customers: 2013

Welcome to the MSD family !

MSD is happy to welcome onboard 3 new customers:
St. John’s CU—Antigua;
North West Premium Financing—Trinidad;
SVG Small Business & Microfinance Co-op. Ltd
[COMFI] - St. Vincent.



To our existing customers, thank you for your continued business.

Emortelle Update

MSD is indeed happy to report that 15 customers were upgraded to Emortelle this year. We are continuously receiving additional request by existing customers for upgrades and is extremely happy to be of service to all.

Addition to the MSD Family

MSD warmly welcomes a new team member to their Administrative Department:

Ms. Jo—Marie Bagot: Receptionist \ Administrative Assistant.

Jo-Marie, who has completed studies in Business and Computer, joined the MSD team in April 2013;

With all of her creativity and artistic skills, ‘Jo’ is actively involved in assisting in organizing our events here at MSD.

She is currently pursuing Events Management.



MSD Wellness Initiative Update:

We have introduced the preparation of Fresh Fruit Smoothies at the office, it is sometimes made for breakfast or a healthy snack.

The preparation is so easy and the end results so delicious:



Get a blender, fresh fruits, yoghurt or fruit juice and Ice, then you are set to go; from washing, cutting and actually blending them is easy as 1,2,3.

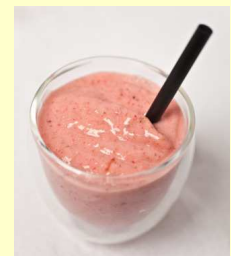
Breakfast on the go:

Fresh / Frozen Fruit Smoothie

What you need:

- 2 cups fresh / frozen berries or fruit
- 1/2 cup orange juice
- 1/2 cup water
- 1/2 cup yogurt
- 1 fresh / frozen banana
- 1 Tbsp. honey

Add all ingredients to your blender and blend until completely smooth. Note: Add ice when preparing fresh fruit smoothies.
*Optional: Add 1-2 Tbsp. of flax seeds to the blender for even more nutrition.



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)

Our services include:

- Software Development
- LAN and WAN Networking
- Consultancy

Support Services:

- Get Remote Support Anywhere in the World

Riddles

Q: I'm tall when I'm young and I'm short when I'm old. What am I?

Q: Mary's father has 5 daughters – Nana, Nene, Nini, Nono. What is the fifth daughters name?

Q: How can a pants pocket be empty and still have something in it?

Riddle Answers:

A: A candle

A: If you answered Nunu, you are wrong. It's Mary!

A: It can have a hole in it.

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.

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