

“Technology Driven, Customer Focused.”

July- September 2014



To be the industry leader in software development within the Caribbean, Central & Latin America region, providing the highest standards in quality, customer service, and software solutions for the financial services sector, and all other related industries.



To develop and deliver reliable, feature-laden software, quality customer service and the highest quality solutions to our customers, resulting in end user satisfaction, thereby positioning the company as a leading, total solutions provider.

Word From Management



An idea to revolutionize the way Credit Unions deliver service to their members was conceived in the womb of a car garage, and birthed on August 23rd 1984 by a man with an unrelenting global vision, to make a substantial contribution through Information Communication Technology to societies locally, regionally and throughout the world. Micro Software Designs was born.

Today Micro Software Designs Limited (MSD) has evolved into a highly dynamic world-class software development company, providing fully integrated real time on-line software solutions for the financial services sector throughout the local and regional environment. MSD now operates in 11 countries throughout the Caribbean and Central America region, spanning three decades

of experience in supplying customized software solutions and consultancy services to some of the largest financial organizations in the region. We pride ourselves of being, **Committed to customer satisfaction, software excellence and integrity.**

We remain committed to one of our core principles **“Technology Drives our business, our Customers business drives technology.”** We harness this symbiotic relationship through consistent engagement with our clients, and keeping at the forefront of technological innovations. MSD continues to position itself strategically, leveraging on the advances of technology, capitalizing on its most valuable assets, our human resource, and on the many opportunities available within a dynamic technologically advanced, and highly competitive financial services marketplace.

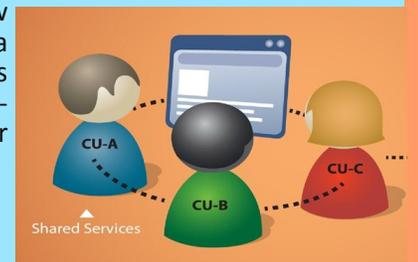
On this our 30th Anniversary, we pay special tribute to our hard working staff, loyal and faithful customers.

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Module Corner- Shared Services

The Shared Services module was incorporated within CUMIS Plus™ and 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 and Withdrawals 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 or higher
- Online Shared Services Module
- An OSS unique ID
- Receipt Printing

Functionality

- Withdrawals
- Cash Deposits
- Cheque Deposits
- Account Enquiries

Functionality cont'd

- Loan Payment
- Transfers
- Statements
- Balance Enquiry



Module Corner- Shared Services cont'd

Major Advantage of Shared Services

It will promote Economies of Scale amongst institutions embracing this initiative to gain strategic advantage.

Major Disadvantage of Shared Services

One major concern amongst institutions worldwide embracing this initiative is poaching on each other's customers. However, this was handled in the past by the implementation of policies between institutions.

Confidentiality

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.

Members Requirements

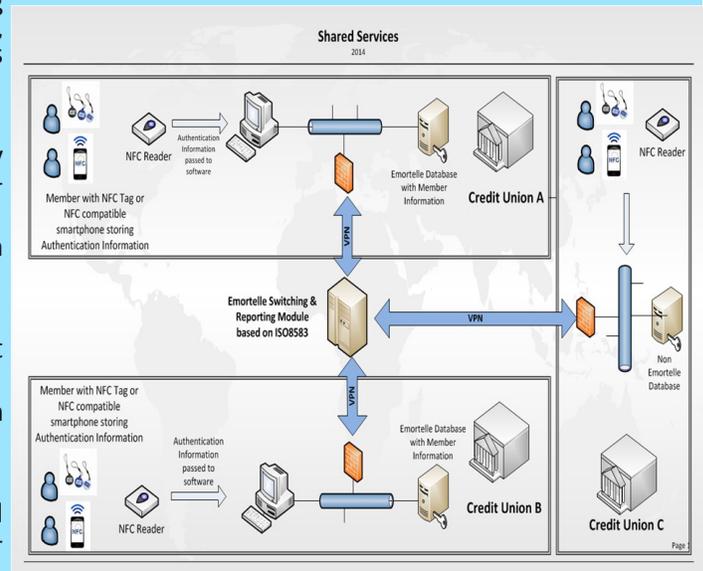
Members require a Member Number, the name of the Credit Union and a picture ID (ID Card, Driving Permit or Passport).

Pre-requisites for Financial Institutions: NFC Authentication for Shared Services

- The Financial Institution must have an NFC Reader/Writer.
- Members of the Financial Institution must have an Android device with Android 4.4 or later or, at the point of registration, they can be provided with an NFC Tag.

Network Communications

- TCP/IP Network
- High Speed DSL connection (512K)
- VPN



NATIONAL HERITAGE

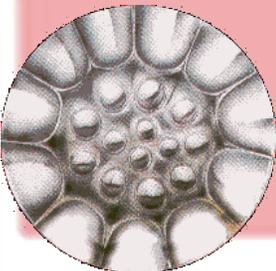
The Pitch Lake, nature's own wonder, is located on Trinidad's South-Western Coast. The Pitch Lake was discovered by **Sir Walter Raleigh** in 1595. "Tierra de Brea", the "Land of Tar" was the original name of the area surrounding the La Brea Pitch Lake. It holds approximately 10 million tonnes of asphalt. It is the world's largest commercial deposit of natural asphalt, which is mined and exported for use in manufacturing, road paving and airport runways around the world. The Pitch Lake is enjoyed by many worldwide for its famous natural sulphur pools, the experience of lush vegetation, bird watching and the history behind nature's true wonder specific to Trinidad.

The Pitch Lake



The Steelpan

The Steelpan is synonymous with the Caribbean. It was invented in Trinidad & Tobago by **Winston Spree Simon** of Laventille in 1937 and was the only musical instrument invented in the 20th century. This instrument is an integral part of carnival as well as revolutionized music and the culture of Trinidad & Tobago.



The Steelpan was born out of the struggle of the oppressed class, who were viewed as illiterate and non progressive. They fought for the freedom of expression with music as the medium using rudimentary items like kitchen utensils, old car parts, garbage cans or oil drums. It shows the creativity, talent and resilience of former slaves, who unknowingly used their innovation to invent this instrument, and by extension created a culture indigenous only to the Islands. They formed Orchestras and competed against each other, in a competition which still exists today called Panorama.

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GOT MSD TALENT

For the purpose of stress relief, in conjunction with encouraging sociability between and amongst ourselves, staff members of MSD have collectively put together our very own Social Committee, for the organization of fun and enjoyable indoor and outdoor outings and events.

This is the third and biggest event to have been organized by the Committee thus far, which is "MSD Got Talent???" *Lip Syncing Competition*. Contestants (mainly staff) selected their preferred songs and were judged based on their performances, proper enunciation and costuming, with special focus placed on the 'fun' aspect.

This event proved to be a success as barriers were removed; sleeves were rolled up, allowing from 'captain to cook' to participate on a neutral platform. All attendees were able to 'free up' and enjoy each other's company. The title went to our very talented GM, Mr. Collinsworth Howard, who performed 'Loving Pauper'. Staff members (and non-staff members) can look forward to more of these social events in the future.



https://www.youtube.com/watch?v=AiPkdlhezE&list=UUOI_cpFn10xmUEokHQ2qYMg

ABIGAILLE WALLACE- (Daughter of MSD's Administrative Officer)



Even as an infant, her mother, Cheryl-Ann Wallace, the Administrative Officer at MSD, realized that her youngest daughter had enormous potential. At age one, she demonstrated a passion for reading. In Kindergarten, she finished her prescribed textbooks ahead of time. She was the Class Valedictorian upon completion of Pre-school.

She had also completed her reading book for her first year at primary level before entry. She received many awards in various subjects at this level. She represented her school in a Spelling B competition in 2013. She wrote and passed, with merit, a Music exam posted by the English Board. Upon completion of primary level, Abigail was also Class Valedictorian. She wrote the Secondary Entry Assessment examination in 2014 and secured a place at her first preference - St. Joseph's Convent, St. Joseph.

She is actively involved in Church. She loves to dance and is a member of the Church dance troupe. Her mother attributes her daughter's success to Abigail's belief in God, teaching her to have faith, and to trust Him in all things. Abigail is self motivated and perseveres until she accomplishes her objective.

Mrs. Wallace always reminds Abigail to say a prayer before an examination, and upon completion to give thanks to God who always causes her to triumph in Christ Jesus. Cheryl's advice to parents is "Get involved in your children's lives, support them, spend time with them; foster trust with them, and be an example to your children; remembering that Prayer is the Key to success".

RACHEL KHAN- (Daughter of MSD's Manager of Technical Services)



Rachel Khan is the eldest daughter of MSD's Manager of Technical Services, Mrs. Vashti Paul-Khan. Rachel attended St. Joseph's Convent, Port-of-Spain where she obtained both her CSEC and CAPE diplomas. She enrolled at the University of the West Indies, St. Augustine Campus in 2009 to read for a Bachelor's degree in Literatures in English. Rachel's performance in the entry exams merited her a scholarship. During her second year at university, she decided to pursue Linguistics as a second major whilst she studied Japanese and German at the Centre for Language Learning (CLL) where she also worked as a Student Assistant Audio-Visual Technician. Rachel graduated with a BA in Literatures in English and Linguistics (First Class Honours) in 2013. Rachel is now employed at UWI CLL assisting the administration of the British Council's International English Language Testing System (IELTS).

She is currently considering post-graduate studies but her dream is to work in Japan as an English language teacher in the near future. In the words of her mother, "Rachel has blossomed into a beautiful, responsible, and caring young lady. She did it all on her own and with God's help, I am truly proud of her!"



1. It's OK to talk to yourself... It's even OK to answer yourself...But when you ask yourself to repeat what you just said- you have a problem!
2. Just failed my driving test. Apparently when the instructor said "Wait till I hit my dashboard" he wasn't talking about his face.



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CREDIT UNION MONTH- OCTOBER 2014

Credit Union Month October 2014: International Credit Union (ICU) Day® theme; "Local *Service, Global Good*"

This year's International Credit Union (ICU) Day® theme, Local *Service, Global Good*" "emphasizes credit unions' positive impact in their communities and around the world".

In recognition of Credit Union Month, October 2014, 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 13-17], and a blessed and reflective International Credit Union Day, Thursday October 16th 2014. 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. To celebrate this occasion, MSD will offer specials on the purchase of the following during Credit Union Month: 1) User Licenses 2) ACH Processing and 3) HR and Payroll Module. Do call our office for further details.



COMMUNITY CORNER

INSPIRATIONAL CORNER



The Just Because Foundation

On Friday 15th August, 2014, Mr. Noel Joseph and Mrs. Chevaughn Joseph of The Just Because Foundation (JBF) received a donation of three (3) Personal Computers from Micro Software Designs Limited (MSD). In addition to the hardware, MSD also donated its most recent version of Emortelle software (Version 9, Standard) for use as a database by JBF.



The JBF is a non-profit Pediatric Cancer Support Organization located in Trinidad. It was founded by Mr. and Mrs. Joseph who, after an unrelenting battle, lost their 5 1/2 year old son Jabez "JB" Joseph to Alveolar Rhabdomyosarcoma, a rare form of childhood cancer. The JBF provides vital emotional, practical and social support for children with cancer and their families at absolutely no cost. Services include supplying temporary accommodation for families who travel from remote areas and the provision



of transportation to and from treatment centres.

"Two are better than one, because they have a good return for their labour: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up. Also, if two lie down together, they will keep warm. But how can one keep warm alone? Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken."

Ecclesiastes 4:9 - 12 (NIV)

MSD is not only committed to customer satisfaction, software excellence and integrity. It is also concerned, as a Corporate Citizen, about its social/ethical responsibility. We will continue to leave an indelible mark as an institution that gives and rewards contributions made by organizations as the JBF towards medical and emotional progress in our nation.



Contact Us

Give us a call for more information about our services and products



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