

MSD Newsletter

Volume 4, Issue 1
April 30, 2008



Hi Readers,

This, the first issue of 2008 keeps you abreast on the progress of our upcoming new product— CUMIS TC, the EFT gateway project, and other exciting MSD news such as our participation in the FUSION 2008 Fitness Challenge. This month's issue explores the importance of a Disaster Recovery Plan. Hope you enjoy!

The Editor

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LET'S TALK ABOUT I.T.®



Our inaugural "Let's Talk About IT" forum was held at CROWNE PLAZA hotel in Port of Spain, Trinidad on Friday 4th April 2008. The forum was a great success! All Credit Unions in Trinidad & Tobago were invited, and approximately 25 were in attendance. Speakers included:

- * Brian Moore, President, Credit Union League of Trinidad & Tobago - Credit Unions: Embracing change while operating in a dynamic financial services;
- * Gregory McGuire, UWI Economist -The importance of embracing ICT to improve operational efficiency and effectiveness;
- * Shani Sankersingh-Knox, Manager Internet & Intranet Services, Group Technology, RBTT Services Limited— The impact of implementing an effective ICT security strategy;

- * Collinsworth Howard, Manager Corporate Planning & Product Development, MSD - Credit Unions cooperating and competing by adopting a holistic approach to system integration.

The Let's Talk About I.T.® forum was featured in the Trinidad Business Newsday newspaper of May 8th 2008 and will be featured in future issues of the Trinidad Business Guardian & Business Express in the near future. We will keep you posted on future sessions for our regional customers.

ONLINE SUPPORT SYSTEM



We would like to remind you to use the OSS when submitting your queries. This will help to ensure that your issues are resolved in an efficient and timely manner. Please be advised that tickets submitted with insufficient details will result in a delay in the resolution of your issues. To login to the OSS, go to www.msd-tt.com, click on the ON-LINE SUPPORT SYSTEM link and login with the unique user ID and password that were assigned to you. To date, 730 tickets have been created since the launch of the OSS on July 30 2007. Thank you to those of you who have been using the ticketing system, its use is appreciated.

MSD COMPETES IN FUSION 2008 !!!

On Saturday April 19th 2008, MSD participated in a mentally stimulating event, hosted by the Port Authority of Trinidad & Tobago. We fielded 2 teams, a men's and a women's team who both not on winning but on team building and net- a true test of team and mental endurance.

All participating teams had to meet at 6am where the first event was a grueling run from Brasso Seco Madamas waterfalls

After a 1 hour break, the second event was an excruciating 8.5 Mile hike from Morne La Croix over the mountains to Caura. The third event was a 3.5 Mile run from the foot of Lady Chancellor hill around the Queens Park Savannah to the Congratulatio- n Ship Complex. In all, 29 Miles in one day. Congratulations to our team members who did 2009 !!!



in FUSION 2008, a physically challenging and mentally stimulating event, hosted by the Port Authority of Trinidad & Tobago. We fielded 2 teams, a men's and a women's team who both not on winning but on team building and net- a true test of team and mental endurance.



teams—there were 24, Brasso Seco at 4.45 event kicked off at and walk, 17 Miles junction to the and back.

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UPDATE ON EFT GATEWAY

We are currently pursuing EFT Networks in Trinidad and Tobago, Grenada, St. Lucia and Belize. In addition, we have negotiated with the Credit Union Service Corporation (CUSC) of USA to allow Credit Unions on these networks to connect to the CUSC network, which links 3,200 branches and roughly 2,000 kiosk access points throughout the USA and Latin America. This means that members of these credit unions can access their funds at any of these facilities.

Here's a reminder of the products to be offered on a phased basis:

- * Linx Debit Card
- * ATM on Linx Network
- * International Debit Cards
- * International Credit Cards

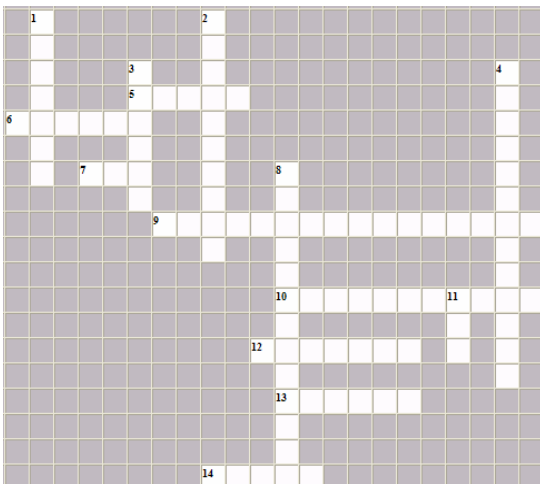


UPDATE ON CUMIS TC™

The newest edition of our revolutionary software, **CUMIS Thin Client™** is on the verge of being rolled out. This new version of CUMIS is vastly different from previous versions. In that it uses the power of a Linux based database engine and the excellent graphical user interface (GUI) of Windows. The main feature of **Thin Client™** is the excellent response time between users' requests and the software producing the necessary results. This is due mainly to the re-engineering of the way in which the software communicates with its various components. Our software developers are currently working feverishly to bring this exciting product to you. The Thin Client project is about 70% completed with the expected date of completion being 15th June 2008. Testing and documentation is being done simultaneously along with development. As a company we eagerly anticipate **Thin Client®** as it will increase our customer's efficiency, competitiveness, reliability and effectiveness. A demo version of CUMIS TC will be presented at the CCC CU conference (June 28th—July 2nd).



TEST YOUR CUMIS PLUS KNOWLEDGE !!



Down

1. Module which allows users to review ML transactions stored in the history files.
2. Report format.
3. To be done when new data is written to the database.
4. Also referred to as the Transaction Processing module. (2 words).
8. A PO (2 words).
11. Maximum number of beneficiaries a member can have.



Across

5. File type of the import file used in doing a payroll import.
6. Command to release a co-maker.
7. New data in the system is indicated when this digit is greater than zero.
9. Module to view maturity date of active loans. (3 words).
10. Fixed Deposit calculation method.
12. Option used to set the new work date within the delinquency database.
13. Module showing the demographics of the membership.
14. Type of standing order.

Answers on the back page !

FEATURE STORY—DISASTER RECOVERY



Are You Prepared for a Disaster?

A disaster recovery plan (DRP) - sometimes referred to as a [business continuity](#) plan (BCP) or business process contingency plan (BPCP) - describes how an organization is to deal with potential disasters. Just as a disaster is an event that makes the continuation of normal functions impossible, a disaster recovery plan consists of the precautions taken so that the effects of a disaster will be minimized and the organization will be able to either maintain or quickly resume mission-critical functions. Typically, disaster recovery planning involves an analysis of business processes and continuity needs; it may also include a significant focus on disaster prevention.

Disaster recovery is becoming an increasingly important aspect of enterprise computing. As devices, systems, and networks become ever more complex, there are simply more things that can go wrong. As a consequence, recovery plans have also become more complex. As interruption of service or loss of data can have serious a financial impact, whether directly or through loss of customer confidence, a well-established and thoroughly tested disaster recovery plan must be developed.

Appropriate plans vary from one organization to another, depending on variables such as the type of business, the processes involved, and the level of security needed. Disaster recovery planning may be developed within an organization or purchased as a software application or a service. It is not unusual for an enterprise to spend 25% of its information technology budget on disaster recovery. Nevertheless, the consensus within the Disaster Recovery industry is that most enterprises are still ill-prepared for a disaster. According to the Disaster Recovery site, "Despite the number of very public disasters since 9/11, still only about 50 percent of companies report having a disaster recovery plan. Of those that do, nearly half have never tested their plan, which is tantamount to not having one at all." With the rise of information technology and the reliance on business critical information, the importance of protecting irreplaceable data has become a business priority in recent years. As a result, most companies are aware that they need to backup their digital information to limit data loss and to aid [data recovery](#).

Selecting a Disaster Recovery Strategy

Prior to selecting a Disaster Recovery strategy, the Disaster Recovery planner should refer to their organization's [business continuity plan](#) which should indicate the key metrics of [Recovery Point Objective](#) (RPO) and [Recovery Time Objective](#) (RTO) for various business processes (such as the process to run payroll, generate an order, etc). The metrics specified for the business processes must then

be mapped to the underlying IT systems and infrastructure that support those processes.

Once the RTO and RPO metrics have been mapped to IT infrastructure, the DR planner can determine the most suitable recovery strategy for each system. While most business unit heads would like zero data loss and zero time loss, the cost associated with that level of protection may make the desired high availability solutions unpractical. The following is a list of the most common strategies for data protection.

- * Backups made to tape and sent off-site at regular intervals (preferably daily);
- * Backups made to disk on-site and automatically copied to off-site disk, or made directly to off-site disk;
- * Replication of data to an off-site location, which overcomes the need to restore the data (only the systems then need to be restored or synced). This generally makes use of [Storage Area Network](#) (SAN) technology;
- * High availability systems which keep both the data and system replicated off-site, enabling continuous access to systems and data .

In many cases, an organization may elect to use an outsourced disaster recovery provider to provide a stand-by site and systems rather than using their own remote facilities. In addition to preparing for the need to recover systems, organizations must also implement precautionary measures with an objective of preventing a disaster situation in the first place. These may include some of the following:

- * Local mirrors of systems and/or data and use of disk protection technology such as RAID;
- * Surge Protectors — to minimize the effect of power surges on delicate electronic equipment;
- * [Uninterruptible Power Supply](#) (UPS) and/or Backup Generator to keep systems going in the event of a power failure;
- * Fire Preventions — more alarms, accessible fire extinguishers;
- * Anti-virus software and other [security measures](#).

Conclusion

Organizations should not wait to begin implementing a Disaster Recovery Strategy . Having a policy-driven plan in place is essential to the future of your business. For further information, please contact the MSD Technical team at tech@msd-tt.com.

REGIONAL USER GROUP MEETING



The Regional User Group Meeting was held on April 17th, 2008 in Dominica. Out of the 37 credit unions listed, participants from 18 credit unions attended the UGM, approximately 50%. Amongst the attendees there was one specially invited guest, Mr. Ackroyd Burningham, Manager of the Dominica Co-operative league. The above figures constitute a sharp reduction in attendance (Credit Unions) when compared to previous meetings. However, based on the responses as it relates to the content delivered and learning outcome achieved, it

is safe to say, that UGM slated objectives, were achieved. Customers requested the following:

- * Re-introduction of the tip of the week initiative and of the benefits of implementing certain modules, and executing certain processes. We have promised to do this by May 2008.
- * Users group meetings twice a year.
- * Regular site visits and personalized attention to Credit Unions who are not fully on-line with the system.

MICRO SOFTWARE DESIGNS

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"Committed to Software Excellence and Integrity"

NEED SUPPORT ?



Our dedicated and hardworking support team are standing by to assist you with your queries.

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ANY COMMENTS ?

Please feel free to email your comments on the newsletter to newsletter@msd-tt.com: the sort of articles you like, the sort you don't read, new features you'd like to see etc. Feedback from everyone is always welcome.

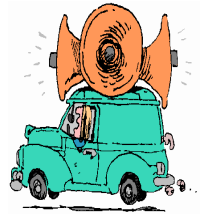
UPCOMING EVENTS

Site Visits

Jamaica — currently ongoing
Trinidad — to be scheduled
Regional— to be scheduled

User Group Meetings

Trinidad— to be scheduled
Jamaica— to be scheduled



EMPLOYEE FOCUS

Kern John joined the Quality Assurance & Documentation Team team in the position of Quality Officer 1 on 31 March 2008. She brings to MSD her vast experience in Arrears Management. MSD warmly welcomes her !

ABOUT US

Established in 1984, with over 130 clients throughout the Caribbean, MSD is the market leader in the development and support of multi-platform Management Information Systems software for financial and retail institutions.

We provide high performance, customized software solutions, and extensive support and training for our clients thus enabling us to achieve awards of excellence year after year.

We offer the following services:

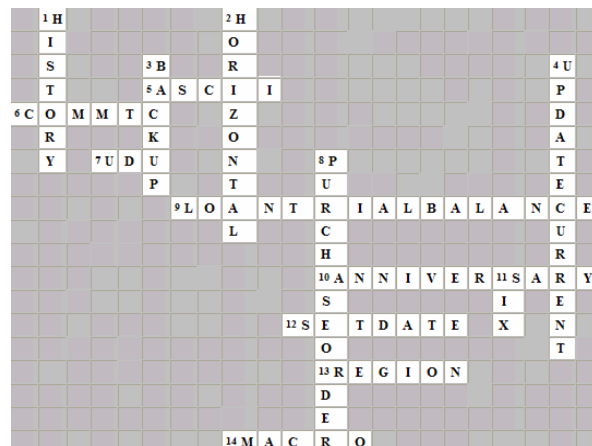
- ◆ Software Development,
- ◆ LAN and WAN,
- ◆ Computer Hardware Sales,
- ◆ Consultancy.

Some of our software product front-runners are:

- ◆ CUMIS Plus (Credit Union Management Information Systems),
- ◆ iBOS (Integrated Banking On-Line System),
- ◆ WinPrint (Unix to Windows report previewing and formatting utility),
- ◆ ATM Simulator.

For further information, please contact us at info@msd-tt.com.

SO... HOW DID YOU DO ?



Answers to Crossword Puzzle on page 2