

MSD Newsletter

Volume 4, Issue 2
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Hi Readers,

This issue features our exciting new product Emortelle™ and its launch at the upcoming CCCU convention in Jamaica. I also bring you news of our ATM Online project.

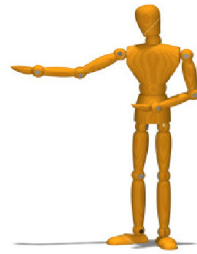
Hope you enjoy!

The Editor

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NEW PRODUCT LAUNCH !!!



This is due mainly to the re-engineering of the way in which the software communicates with its various components. In addition to all of the features of CUMIS Plus version 7.0, the following features will be available:

- * New Multi Document Interface (MDI),
- * Query Wizard,
- * Seamless integration of GIA,
- * ATM-online,
- * Shared Services,
- * IVR,
- * CUMIS Plus remote Desktop

Benefits are:

- * Increased Productivity,
- * Faster response times
- * Ease of Use,
- * Better Integration with Microsoft Office,
- * Elimination of Emulation Software.



We are pleased to announce that our new product, Emortelle (formerly CUMIS TC) will be available for demonstration at the CCCU conference in Jamaica (June 29th—July 2nd). The product is powered by CUMIS TC technology and has been rebranded to highlight the significance of the enhancements.

Emortelle™ is a new and exciting product that encompasses the best of operating platforms; the stability and low maintenance of a Linux based server and the user-friendliness of the GUI Windows Client interface.

Emortelle™ is powered by Thin Client technology to reduce the networking fingerprint and improve responsiveness, even on low bandwidth connections. In effect, Emortelle can be run as a service, with clients located anywhere in the world.

Emortelle™ significantly boosts user productivity by implementing a multi document interface, which allows a single user to perform several functions concurrently.

Emortelle™ also features an integrated report builder that allows users to select any field from the database to include in a custom report.

Emortelle™ servers can be Linux or Windows based. Clients are standard PC running Windows XP or Vista.

Emortelle™ will be available for installation in September 2008.

Features of Emortelle™ (Thin Client Technology) Credit Union Management Information Software, Version 8.0

Loans

- ◆ 35 Loan customizable classes,
- ◆ Wide selection of interest calculation methods,
- ◆ Integrated with Cheque writer,
- ◆ Loan Trial Balance,
- ◆ Delinquency Management,
- ◆ Late fee processing,
- ◆ Loan Write off Facility,
- ◆ Detailed electronic Loan Application form,
- ◆ Joint Accounts.

General Ledger

- ◆ Fully Integrated,
- ◆ Real Time Processing,
- ◆ On-line,
- ◆ Financial Reports on Demand,
- ◆ Export to text files and spreadsheets,
- ◆ Fixed Assets Register,
- ◆ Depreciation Processing,
- ◆ Interest Accruals,
- ◆ Accounts Payable,
- ◆ Bank Reconciliation,
- ◆ Branch Accounting,
- ◆ Multi segment Journals,
- ◆ User defined Chart of Accounts.

Deposits

- ◆ 3 Shared Accounts,
- ◆ 16 Deposit customizable classes,
- ◆ Comprehensive Standing Order processing,
- ◆ Manual and Automatic Transfers,
- ◆ Automatic Alerts,
- ◆ External Payroll processing,
- ◆ Deposit Trial Balance,
- ◆ Joint Accounts,
- ◆ Golden Harvest.

Foreign Currency

- ◆ Support for multi currency processing,
- ◆ Automatic conversions in GL,
- ◆ Multi Currency Cash reconciliation,
- ◆ Foreign Currency receipt printing.

Other Features

- ◆ Comprehensive security controls,
- ◆ Audit Trail with detailed audit log,
- ◆ Cheque Writer,
- ◆ Receipt printing,
- ◆ PEARLS Interface,
- ◆ Signature and Picture verification,
- ◆ Automated backups,

Term Deposits

- ◆ Unlimited Term Deposits,
- ◆ Customizable interest calculations,
- ◆ Fully integrated with Ledgers,
- ◆ Certificate Printing,
- ◆ Multi segmented,
- ◆ Multi Currency.

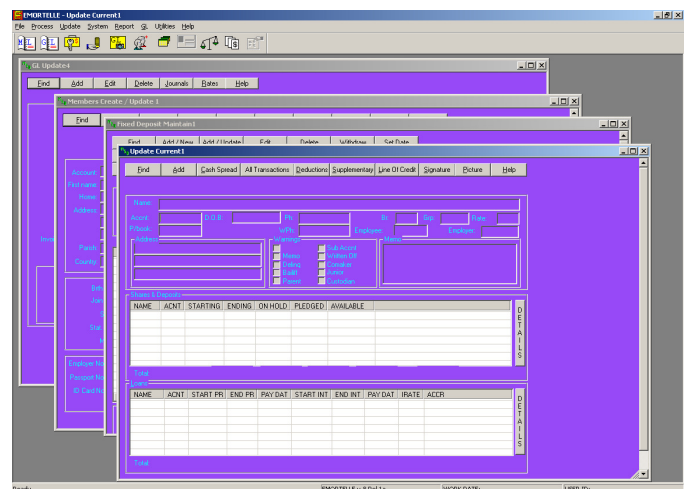
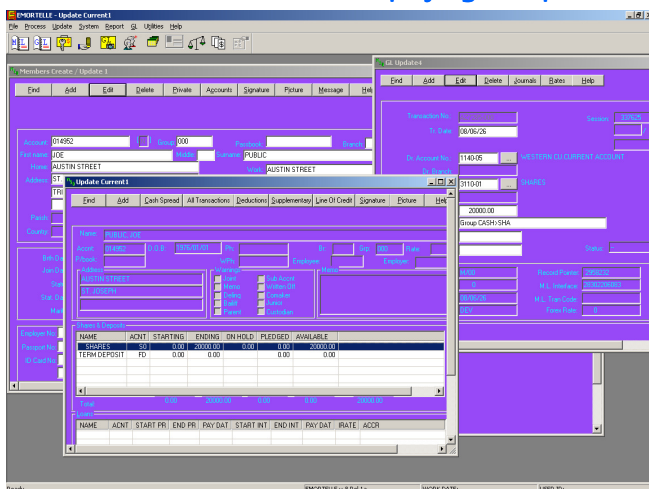
Other Features (continued)

- ◆ Mail Merge integrated with MS Word,
- ◆ Label Printing,
- ◆ Report Previewed and Reformatted,
- ◆ Unlimited History,
- ◆ On-line cash processing,
- ◆ Hundreds of Standard Reports on Demand,
- ◆ Queries,
- ◆ Report Builder,
- ◆ Dividend and Rebate Processing,
- ◆ ATM on-line and batch Processing (ISO8583),
- ◆ Interactive Voice Response
- ◆ Global Information Access (GIA),
- ◆ Shared Branching Services.

SUPPORTED PLATFORMS

- ◆ Linux, Windows,
- ◆ PC Servers,
- ◆ IBM RS6000,
- ◆ IBM S/90 Mainframe.

Screenshots from Emortelle™ displaying Multiple Document Interface feature



GECCU GOES LIVE WITH ATM ONLINE

ATM Online gives members fast, secure, convenient and reliable access to their accounts via Debit or Credit cards from ATM networks locally and internationally.

GECCU Credit Union's dream of offering ATM services to their members was realized on Friday 13th June 2008. In collaboration with MSD, FutureSoft and NCB (SVG), on this auspicious day, the ATM unit installed at their head office was brought on-line with the CUMIS Plus application and nine (9) of NCB's ATM machines strategically located throughout the island. Upon his first cash withdrawal, Lennox Bowman, General Manager of GECCU, declared "At last we can offer 24-7 cash service to our members". During the period June 9th - 13th CUMIS Plus was updated to include the ATM on-line module.

Subsequent to this update, the module was set up and configured in accordance with the credit union's already established ATM policy. Prior to going live, thorough testing was conducted on the resident ATM in conjunction with NCB's ATM located at the Bedford and Halifax offices. The entire process culminated with key personnel of the GECCU staff undergoing extensive training in the management of the ATM on-line module. Currently, there are a number of Credit Unions who are enjoying the wide-ranging benefits offered by ATM on-line technology, namely, Jamaica Defense Force, Public Services Grenada and Community First Credit Union Antigua & Barbuda.

MSD is in current negotiations with the Credit Union League of St. Lucia, regarding ATM online technology for the credit unions in St. Lucia.



Warren Alexis, MSD Technical Support: about to execute an ATM test transaction

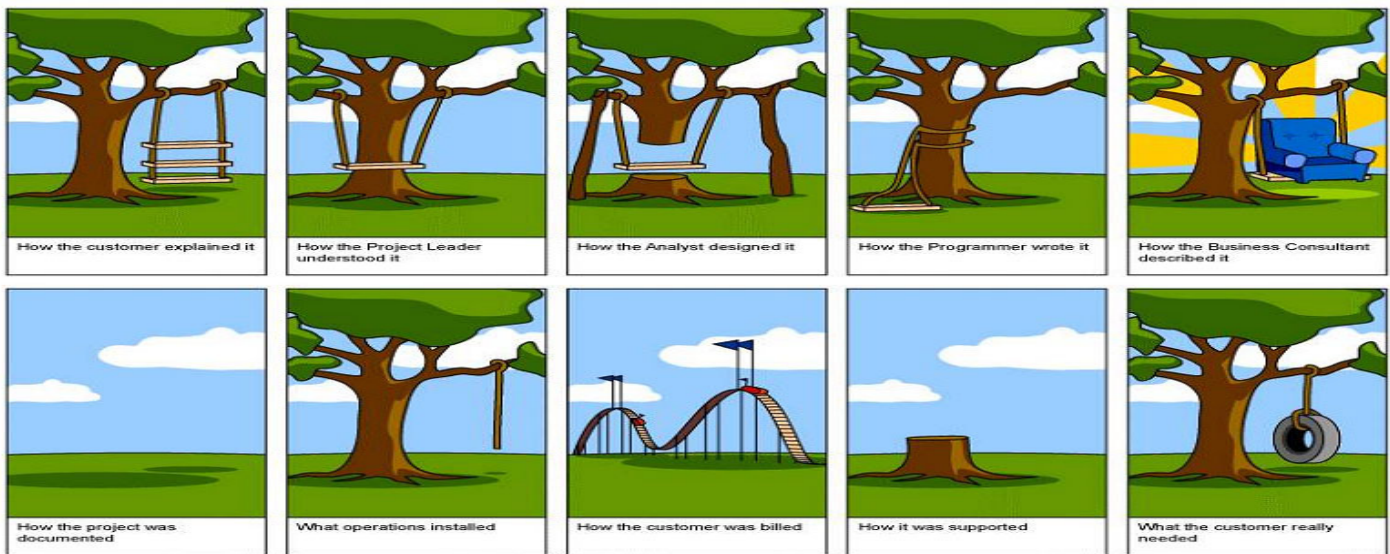


Lennox Bowman, General Manager GECCU Credit Union making his first cash withdrawal

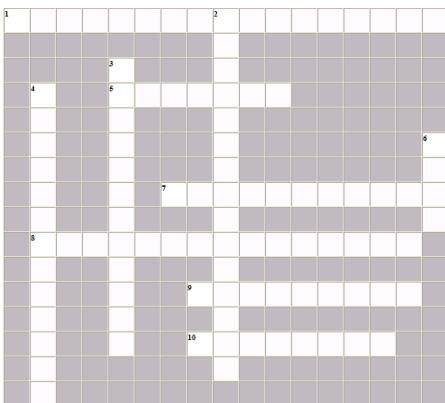


Maxine Richards, Accountant GECCU Credit Union: All smiles after withdrawing \$100.00

LIGHT HUMOR



IT'S QUIZ TIME !!



Identify the CUMIS Plus modules

Across

1. Manage delinquent members from this module (2 words).
5. View members' transactions from this module.
7. The system administrator can give staff different levels of access to the modules from this module.
8. Used to manage accounts utilized by the institution (3 words).
9. Generate form letters from this module.

Down

2. Where Purchase Orders can be created (2 words).
3. Facilitates electronic printing of cheques (2 words).
4. Otherwise known as the transaction processing module (2 words).
6. Closes the Member's Ledger for the targeted months.

(Answers are on the back page)

