

SPECIAL POINTS OF INTEREST

1. New Options Available for Clients interested in GIA.
2. Upcoming Events
3. MSD's welcome new Credit Unions
4. Emortelle update

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Welcome to the MSD's Newsletter on information related to our software solutions, research and development, support activities, future plans, and events. Inside this edition you will see exciting updates and news on GIA, Emortelle's evaluation by CGAP- Global Resource for Microfinance, MSD's new clients, among others.

Emortelle V8 GIA -Global Information Access

GIA is an Emortelle V8 facility that allows members of financial organizations access to manage their financial accounts in a private and secure manner, 24 hours x 365 days via the internet.



Features of GIA

In the comfort of your home or office, or even while abroad, members can:

- ◆ Obtain current balances and statements
- ◆ Perform transactions
- ◆ Apply for Loans
- ◆ Request Service
- ◆ Update Personal Information

Benefits of GIA to Organizations

The following benefits are derived from using GIA:

- ◆ Reduction in stationery costs
- ◆ Decrease demand on customer service representatives,
- ◆ Facilitating improvement in members' services
- ◆ Opportunity to improve data currency and quality
- ◆ Greater accessibility for members (24 x 365 operation)
- ◆ Ability to directly service overseas members

GIA OPTIONS AVAILABLE TO CLIENTS :

Option 1- GIA Application and Emortelle Web Server

This option provides the following:

- Emortelle Web Server
- Management Module
- Web Interface application hosted on MSD web site in Atlanta, USA
- VeriSign Security
- Remote Installation
- 8 Hours of Training on Management Module, conducted remotely
- 4 Hours of Training on Web Application

Option 2- Web Interface Server

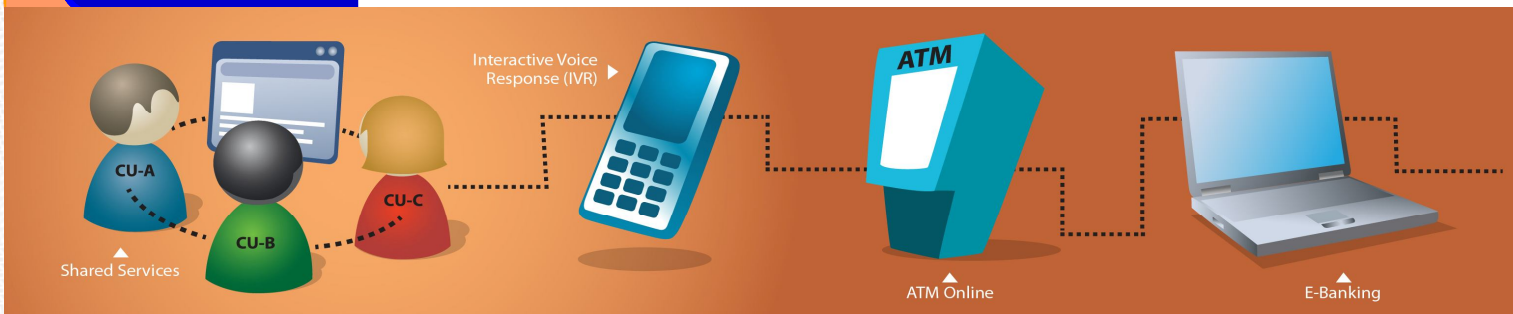
This new option provides the client with the following:

- Emortelle Web Server
- Management Module
- Web Interface Protocol Documentation (A Non Disclosure Agreement is required)
- Remote Installation
- 8 hours of Testing and Support for third party developer
- 8 Hours of Training on Management Module, conducted remotely

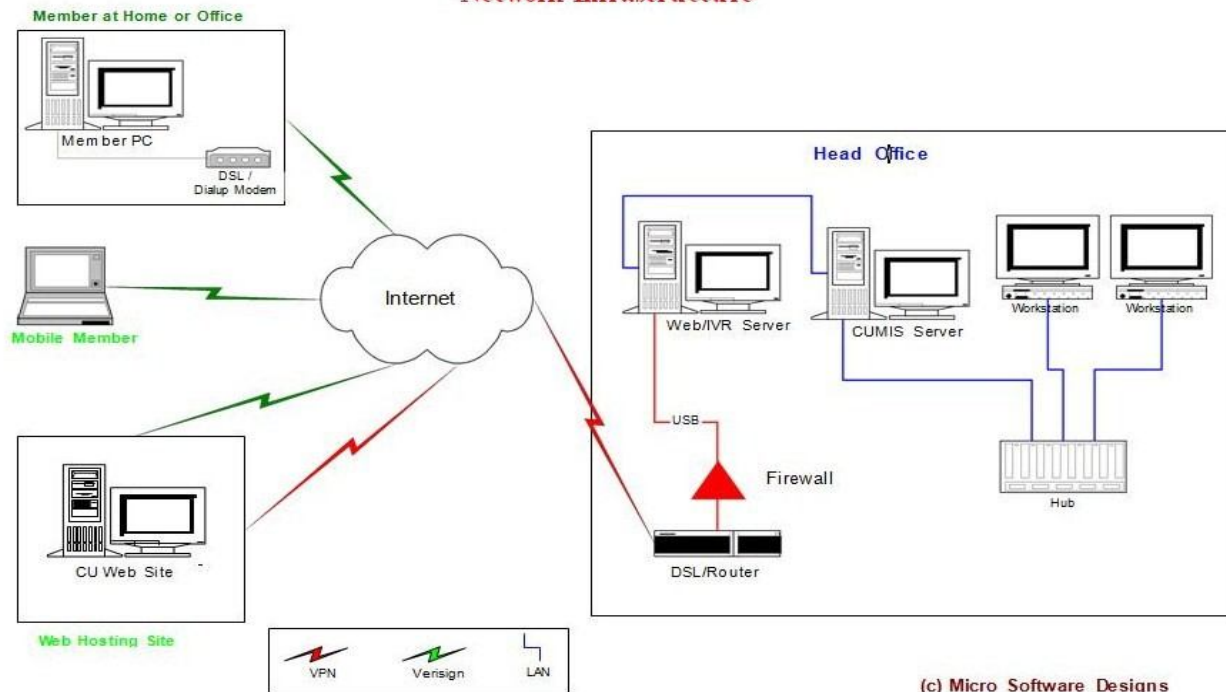
Pertaining to security MSD will provide on its web site, the following:

- VPN (Virtual Private Network), Firewall firmware
- VeriSign SSL Certificates (Secured Socket Lay).

This option gives the Credit Union the opportunity to develop their own Web Application on their own web site. The Web Application must conform to MSD's protocol and specifications, which will be supplied in a separate document, after a NDA is signed by all parties.



Global Information Access Network Infrastructure



MSD'S EVALUATION BY CGAP

MSD has been favorably evaluated by CGAP which is a global resource for microfinance. For further details see the following link: www.cgap.org/softwarelistings

MSD WELCOME'S ABOARD NEW CREDIT UNIONS

MSD is actively involved in new projects and is happy to welcome onboard new customers from Guyana, St. Vincent and Dominica . We are indeed determined to make each project a phenomenal success.

Welcome to the MSD family !

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

Emortelle Update

MSD is indeed happy to report that approximately 32 customers are using Emortelle. We are continuously receiving additional request by existing customers for upgrades and is extremely happy to be of service to all.



EMORTELE FEATURES ON THE HORIZON

1. Text Messaging within Emortelle
2. Statistical Analysis

Arrears Management

Emortelle and CUMIS Plus provide two alternatives for managing delinquency. The preferred method is Arrears management, which is quite similar to Amortization, except it allows for the flexibility required by Credit Union operations. The other method is Period management, which can be used where the data required to use Arrears management is not available.

Period management is typically used by institution migrating from a manual system and IT system, where the data is unreliable. This method requires minimum history data and is easy to implement. However, this should be a temporary measure until the requisite for Arrears management can be satisfied.

In an effort to assist customers to migrate to a more accurate and reliable method for Arrears Management, MSD has developed a module to calculate arrears brought forward balances. This can be used to kick start switching from Period Management to Arrears Management. This module is free to all customers and can be used in test mode, which will allow customers to scrutinize the brought forward figures before implementation.

While both methods (modules) are available it is recommended that only one module be used because the data files built in one module cannot be used in another.

STAFF DEVELOPMENTS

Staff attended Fusion 2010



Patrice officiated at the event

Two members of staff took part in "Fusion 2010" challenge competition hosted by The Port Authority of Trinidad and Tobago on Saturday 05th June 2010. Fusion is a physical and intellectually challenging sporting event that demands courage, commitment, fortitude, stamina and teamwork. This event even though challenging has been personally enriching and fun for our staff. Congratulations to our staff for successfully completing such a thrilling event.



Nicole & Crystal participated at the event



Collin officiated at the event

ODPM Training May 2010

Staff attended ODPM Awareness Level Training in Disaster Preparedness & Management in May 2010 hosted by the Office of Disaster Preparedness and Management. Preparing for Disasters is an important criteria in ensuring business continuity and effective management systems. We are working towards being a Disaster Resilient Business.

Health, Safety & Wellbeing Initiative "healthy workers healthy organizations"

As part of MSD's Health, Safety and Wellbeing initiative, staff are in the process of being vaccinated against diseases prevalent in the Caribbean and Central America, where the majority of our 130 plus customers operate.

MSD's employees had a very interesting day of sampling health products see photo on the right.



Administrative Professional Day



MSD acknowledged its administrative staff on Wednesday April 21st, 2010.

They are the little hands which play a big role in the success of MSD.

Left: Ms. Crystal Byng and on the right Mrs. Cheryl-Ann Joseph Wallace.



Thank you Crystal and Cheryl for your contribution & commitment to MSD.



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 them to promote operational efficiency and organizational effectiveness.

We offer the following services:

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

Some of our software product front-runners are:

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

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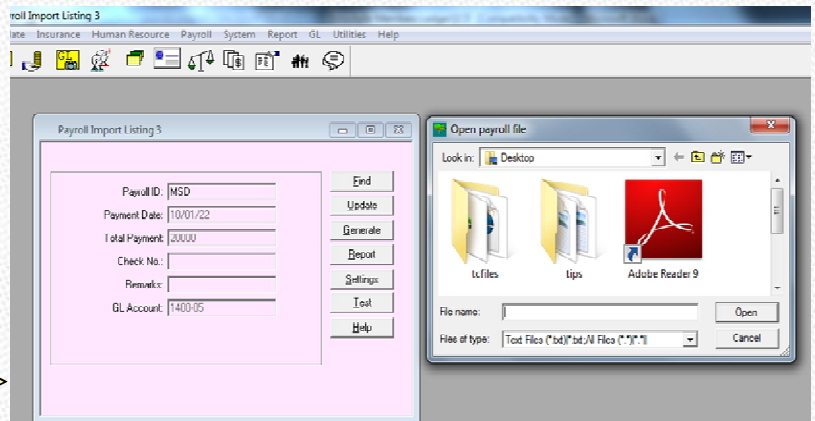
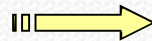
Emortelle TIP on Payroll

Did you know that you can import files from a flashdrive, CD etc to process payroll?

1. Go to Process> Payroll> Import and enter the information relevant to the payroll to be processed.
2. Press OK. A dialog box should appear giving you the option to import the file from any location on your PC.

REQUIREMENTS: The file must be in the formats:

- ◆ ASCII
- ◆ TEXT
- ◆ PRN
- ◆ CSV



UPCOMING EVENTS

User Group Meeting

- ◆ Trinidad- Friday 13th August
- ◆ Eastern Caribbean countries & Bermuda- Friday 15th October
- ◆ Jamaica- Friday 19th November
- ◆ Belize- To be announced



Need Support? Our Technical Support is ready to Assist

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

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

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IMPROVEMENTS IN MSD'S EXTERNAL SERVICE DELIVERY



At MSD we believe in capitalizing our strengths. Our major strength is our skilled Human Resource, as such in July & August we will be conducting internal training & developmental programs for all staff. This is done in an attempt to improve our external service delivery. We believe our internal and external customers are the key to success.

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.

