

# EMORTELLE™

GIA - FOR MEMBERS USE



GIA is an online facility to allow members to access their current financial data and perform a limited transaction set in the comfort of their home or office 24 hours each day. The interface is a secured, interactive and dynamic window into your account information.

**Through this facility, you can:**

- Login to the system
- Change Your Password
- Update Personal Information
- Perform Balance Inquiries on a Single or All Accounts
- Transfer Funds From Accounts
- Transfer Funds to Other Members' Accounts
- Execute Bill Payments
- Obtain Quick Statements for a Single or All Accounts
- Request an Extended Statement (for any period) for a Single or All Accounts
- Apply for a Loan
- Execute a Loan Projection
- Request a Letter (E.g. Embassy letter)
- Request a Cheque (withdrawal from a deposit or share account)
- Enquire On a Status of a Request
- Print the Details of Any Request \ Option
- Logout of the System

Upon completing any request, the system would provide you with a reference number; take note of this number; as it may be used in the future for referencing purposes.

# GIA (Online)

## Login

*Note: Contact our offices for our website address*

1. Access the organisation's website; e.g.: <https|www.lendingagency.com>
2. Select the option to access GIA (Online Access)
3. Click '**Login**'
4. Enter your '**Account No**' and '**Password**' (as provided by our organisation)
5. Click '**Login**'

### **Example:**

The screenshot shows the GIA Login page. On the left, there is a navigation menu with 'Home' and 'Login' buttons. The 'Login' button is circled in red and labeled 'Step 3'. Below the menu is a VeriSign Trusted logo. The main content area is titled 'Login' and contains the following text: 'Please Login using your Account Number and Password, and enjoy the easy usage of our Global Information Access for Emortelle.' Below this text are two input fields: 'Account No. : 000001' and 'Password : .....'. A red bracket groups these two fields and is labeled 'Step 4'. Below the input fields is a green 'Login' button, which is circled in red and labeled 'Step 5'. At the bottom of the page, there is a link: 'If any problems are experienced with your login please [Click Here](#) to contact us.'

Once you are logging in for the first time, you would be prompted to change your Password.

### **Example:**

The screenshot shows the 'Change Password' page. The title is 'Change Password'. Below the title is the text: 'This is your first login. Please change your password now. This option allows you to change your current password. The password must contain at least one digit, upper case and lower case characters.' Below this text are three input fields: 'Old Password : .....', 'New password : .....', and 'Confirm New password : .....'. Below the input fields is a green 'Save' button.

Upon successful login, your Personal Information would be displayed in a window.

**Example:**

The screenshot shows a user interface with a sidebar on the left and a main content area on the right. The sidebar has a green header 'Your Area' and a list of menu items: Home, Balance Enquiry, Transfer Funds, Member to Member, Bill Payment, Statement Request, Loan Application, Loan Projection, Request Letter, Cheque Request, Get Status, and Print Page. Below the menu is a 'Welcome' message from 'Lending Agency Limited' with 'Login ID: 000001'. There are three links: 'Logout', 'Change Password', and 'Update Personal Information'. The main content area is titled 'Your Information' and contains a notice: 'Please notify us if any of your information below is missing or invalid:'. It lists personal details for 'JANE DOE', including Name, Address (Corner Austin Street & Eastern Main Road), Mailing Address (same), Phone (868-663-2848, Work 868-663-2768), Mobile, and another Phone. It also shows E-mail (info@msd-tt.com), No. of 43 Logins, Date of 1959/04/07, and Birth. At the bottom, there is a link: 'Click here if you would like to change your information.' Two red arrows point to the 'Update Personal Information' link in the sidebar and the 'Click here' link in the main content area.

1. In order to request changes to be made to your personal information, click 'Update Personal Information' or 'Click here'
2. Enter the necessary data and click 'Save'
3. Take note of your reference number

## Button options

Select the required button option:

|                   |   |
|-------------------|---|
| Home              | Would re-direct to the website's home page  |
| Balance Enquiry   | To verify \ check balances on All or Selected Accounts  |
| Transfer Funds    | From one of your account products to another of your account product  |
| Member to Member  | Transfer funds from one of your account products to another member's account product  |
| Bill Payment      | Request a bill payment from one of your deposit or share accounts   |
| Statement Request | <b>Simple:</b> To generate a statement for a set-amount of transactions<br><b>Extended:</b> Request a statement for any period, to be e-mailed to you |
| Loan Application  | Must complete the Loan Application Form and submit for approval   |
| Loan Projection   | Generate a loan repayment schedule for any loan type, period and value  |
| Request Letter    | To request a letter from an available listing   |
| Cheque Request    | To request a cheque withdrawal from one of your deposit accounts  |
| Get Status        | To request a status on a previous transaction using your supplied reference number  |
| Print Page        | Print the Details of Any Request \ Option page  |

## Balance Enquiry (To verify | check balances on All or Selected Accounts)

1. Select the 'Balance Enquiry' button option
2. Use the drop down box to select a specific account product and click 'Submit'
3. Or click 'Submit' on Show All for balances on all account products

### Balance Enquiry

Use this option to verify\check balances on All or selected account.

SHOW ALL

### Example of a selected account product

### Example of ALL account products

### Balance Enquiry

Name of Account:REGULAR SAVINGS  
Balance:\$ 2,000.00  
Available Balance:\$ 2,000.00  
System Date:2010/09/14  
System Time:13:31:23

### Balance Enquiry

| Account Description | Ledger Balance | Available Balance | Interest |
|---------------------|----------------|-------------------|----------|
| PERMNT SHA          | \$ 90,000.00   | \$ 90,000.00      |          |
| REG SAVING          | \$ 2,000.00    | \$ 2,000.00       |          |
| DEPOSITS            | \$ 3,000.00    | \$ 3,000.00       |          |

| Field                | Description   |
|----------------------|---|
| Name of Account      | The name of the respective account product at our organisation                          |
| Ledger Balance       | The balance as at the date and time the request was executed                            |
| Interest             | This applies to loans, and is the outstanding interest due balance                      |
| Last Paid            | This applies to loans, and is the last time a payment was made on the loan              |
| Available Balance    | The actual balance available to you, calculated as: Leger balance – (Pledged + On hold) |
| System Date and Time | The actual date and time the request was made   |

## Transfer Funds *(From one of your account products to another of your account product)*

1. Select the 'Transfer Funds' button option
2. Use the drop down boxes to select the appropriate 'From' and 'To' accounts
3. Enter the respective amount to be transferred and any further instructions
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

### Transfer Funds

Use this option to request a transfer of funds from one account to another.

Transfer funds FROM Transfer funds TO

REGULAR SAVINGS  SCHOOL SAVERS

Available Balance: \$ 2,000.00

Enter Amount to Transfer:

Further instructions:  
( You may enter up to 432 characters. )

characters left

### Transfer Funds

You have requested the transfer of \$ 550.00 from REGULAR SAVINGS to SCHOOL SAVERS.  
Date: September 14, 2010  
Time: 1:50 pm

### Transfer Funds

Your request was submitted for the transfer of \$ 550.00 from REGULAR SAVINGS to SCHOOL SAVERS.  
The status is currently Pending.  
Please use this reference number for a status update:  
**0000533**  
Date: September 14, 2010  
Time: 1:51 pm

## Member to Member *(Transfer funds from one of your account products to another member's account product)*

1. Select the 'Member to Member' button option
2. Use the drop down boxes to select the appropriate 'From' and 'To' accounts
3. Enter the member who should receive the funds full account number
4. Enter the amount to be transferred
5. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

### Member to Member Transfer

Use this option to request a transfer of funds from one client's account to another client's account.

|   |                                     |  |
|---|-------------------------------------|--|
| Transfer funds FROM   | TO member                           | Transfer funds TO                          |
| <input type="text" value="REGULAR SAVINGS"/> Available Balance: \$ 2,000.00 | <input type="text" value="000008"/> | <input type="text" value="SCHOOL SAVERS"/> |
| Please enter member's Account Number above                                  |                                     |  |
| Enter Amount to Transfer: <input type="text" value="\$ 550"/>               |                                     |  |
| <input type="button" value="Submit"/>                                       |                                     |  |

### Member to Member Transfer

Your request was submitted for a transfer of \$ 550.00 from REGULAR SAVINGS to account number: 00000008, SCHOOL SAVERS.  
The status is currently Pending.

Please use this reference number for a status update:

**00000534**

Date: September 14, 2010

Time: 1:56 pm

### Member to Member Transfer

You have requested the transfer of \$ 550.00 from REGULAR SAVINGS to account number: 00000008, SCHOOL SAVERS.

Date: September 14, 2010

Time: 1:56 pm



## Bill Payment *(Request a bill payment from one of your deposit or share accounts)*

1. Select the 'Bill Payment' button option
2. Use the drop down boxes to select the appropriate 'From' account and 'To' company
3. Enter the amount to be transferred
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

### Bill Payment

The Bill Payment option allows you to pay bills to a company directly from your accounts.

Transfer funds FROM TO company

REGULAR SAVINGS CABLE AND WIRELESS  
Available Balance: \$ 2,000.00

Enter Amount to Transfer: \$ 125.00

Further instructions:  
( You may enter up to 432 characters. )

432 characters left

Submit

### Bill Payment

You have requested the payment of \$ 125.00 from REGULAR SAVINGS to CABLE AND WIRELESS.  
Date: September 14, 2010  
Time: 2:06 pm

Confirm Transaction Cancel Transaction

### Bill Payment

Your request was submitted for the payment of from REGULAR SAVINGS to .  
The status is currently Pending.  
Please use this reference number for a status update:  
**00000535**  
Date: September 14, 2010  
Time: 2:07 pm

## Statement Request

1. Select the 'Statement Request' button option
2. Use the drop down box to select the appropriate account product

### Statement Request

Use this option to either generate a Simple statement (a specific number of transactions) or request an Extended statements for any period, which would be emailed to you; for any of your accounts. .

Hold control and click to select multiple accounts

[Please Select Accounts]

- PERMANENT SHARES
- REGULAR SAVINGS
- MATERNITY LOAN
- THIRD LOAN

Type of Statement  Simple  Extended

Start Date:

End Date:

E-mail to:

**Extended:** Request a statement for any period, to be e-mailed to you

- I. Choose the 'Extended' option; specify the period in the 'start' and 'end' date fields  
Click 'Submit' and take note of your reference number

### Statement Request

Your request was submitted for an extended statement.  
The status is currently Pending.  
Please use this reference number for a status update:  
**00000537**  
Date: September 14, 2010  
Time: 2:28 pm

**Simple:** To generate a statement for a set-amount of transactions

- I. Choose the 'Simple' option and click 'Submit'; a list of transactions would be shown in a window

**Statement Request**

**REGULAR SAVINGS**

| TR. Date   | Description | Debit | Credit      | Balance     |
|------------|-------------|-------|-------------|-------------|
| 2010/08/12 | Deposit     |       | \$ 1,000.00 | \$ 2,000.00 |
| 2010/08/06 | Deposit     |       | \$ 1,000.00 | \$ 1,000.00 |

| Field       | Description   |
|-------------|---|
| Tr. Date    | The date the transaction took effect at our organisation  |
| Description | The type of transaction executed, such as withdrawal, deposit, loan issue   |
| Debit       | If the respective account was debited with the transaction type, the value would be shown under this column; such as a withdrawal, loan issue |
| Credit      | If the respective account was credited with the transaction type, the value would be shown under this column, such as a deposit               |
| Balance     | The balance after the transaction was executed  |

### **Request Letter** *(To request a letter from an available listing)*

1. Select the 'Request Letter' button option
2. Use the drop down box to select the required letter
3. Click 'Send Request'; take note of the reference number

**Request Letter**

[Please Select a Letter Type]

## Loan Application *(Must complete the Loan Application Form and submit for approval)*

1. Select the 'Loan Application' button option
2. Fill out the form and click 'Send Application'; take note of the reference number

### Preliminary Loan Application

Your application was submitted.  
The status is currently Pending.

Please use this reference number for a status update:

**00000538**

Date: September 14, 2010

Time: 2:46 pm

## Loan Projection *(Generate a loan repayment schedule for any loan type, period and value)*

1. Select the 'Loan Projection' button option
2. Use the drop down box to select the respective loan type (notice the interest rate)
3. Select the start date, enter the duration in months and the amount of the loan
4. Click 'Submit' and the schedule would be produced in a window

### Loan Projection

This option allows you to view the repayment

Loan account:

Date:

Term:  months

Amount:

| Date     | Interest | Principal   | Balance      |
|----------|----------|-------------|--------------|
| 2010-Oct | \$ 52.08 | \$ 5,184.51 | \$ 57,315.49 |
| 2010-Nov | \$ 47.76 | \$ 5,188.83 | \$ 52,126.66 |
| 2010-Dec | \$ 43.44 | \$ 5,193.15 | \$ 46,933.52 |

## Cheque Request *(To request a cheque withdrawal from one of your deposit or share accounts)*

1. Select the 'Cheque Request' button option
2. Use the drop down boxes to select the appropriate 'From' account and 'To' payee details
3. Enter the cheque amount (withdrawal amount) and any pertinent details
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

### Cheque Request

Use this option to request a cheque withdrawal from one of your deposit accounts

FROM Account:

TO Payee:

Enter Cheque Amount:

Details:

### Cheque Request

Your request was submitted for a cheque of the amount: \$ 2,500.00.  
The status is currently Pending.

From **REGULAR SAVINGS**  
To Payee: **MICRO SOFTWARE DESIGNS LIMITED**

Please use this reference number for a status update:  
**0000541**  
Date: September 14, 2010  
Time: 3:30 pm

### Cheque Request

You have requested a Cheque for the amount of: **\$ 2,500.00**  
From **REGULAR SAVINGS**  
To Payee: **MICRO SOFTWARE DESIGNS LIMITED**

Date: September 14, 2010  
Time: 3:28 pm

**Get Status** (To request a status on a previous transaction using your supplied reference number)

**Note:** This option may also be used to Cancel a pending transaction

1. Select the 'Get Status' button option

### Transactions

  

#### Get Status

Use this option to request a status on a previous transaction using your supplied reference number

Enter Ref#:

### Single reference number

- I. Enter a single supplied reference number and click 'Send'
- II. View the status details of the single transaction request in the window

### Multiple reference numbers

- I. Click the 'Filter by Date' option button; select the period
- II. Click 'Send' and view the details of the pending transactions in the window

### Transactions

Tick the checkboxes associated with the reference number of the transaction you wish to cancel

| Transaction Date | Reference No. | Status                   | Status Date | Rejection Code | Description       |
|------------------|---------------|--------------------------|-------------|----------------|-------------------|
| 2010/09/14       | 00000541      | <input type="checkbox"/> |             |                | Cheque Withdrawal |

## How to cancel a pending transaction

1. Check \ tick the required transaction\s under the 'Status' column
2. Click 'Cancel Selected Transaction' and the system would cancel the pending transaction

### Transactions

Tick the checkboxes associated with the reference number of the transaction you wish to cancel

| Transaction Date | Reference No. | Status                              | Status Date | Rejection Code | Description                |
|------------------|---------------|-------------------------------------|-------------|----------------|----------------------------|
| 2010/09/14       | 00000530      | <input type="checkbox"/>            |             |                | Change Personal Data       |
| 2010/09/14       | 00000531      | <input checked="" type="checkbox"/> |             |                | Change Personal Data       |
| 2010/09/14       | 00000532      | <input type="checkbox"/>            |             |                | Funds Transfer             |
| 2010/09/14       | 00000533      | <input type="checkbox"/>            |             |                | Funds Transfer             |
| 2010/09/14       | 00000534      | <input type="checkbox"/>            |             |                | Member to Member Transfer  |
| 2010/09/14       | 00000535      | <input checked="" type="checkbox"/> |             |                | Bill Payment               |
| 2010/09/14       | 00000536      | <input type="checkbox"/>            |             |                | Extended Statement Request |
| 2010/09/14       | 00000537      | <input type="checkbox"/>            |             |                | Extended Statement Request |
| 2010/09/14       | 00000538      | <input type="checkbox"/>            |             |                | Loan Application           |
| 2010/09/14       | 00000539      | Member Cancelled                    |             |                | Embassy Letter Request     |
| 2010/09/14       | 00000541      | <input type="checkbox"/>            |             |                | Cheque Withdrawal          |

Cancel Selected Transaction

### Transactions

Reference: 00000531 Status:Successful  
Reference: 00000535 Status:Successful

## Print Page *(Print the details of any request | option page)*

1. Select the required option button, e.g. Loan Application, Cheque Request, Update Personal Information and select the 'Print Page' button option.
2. The window to select the required printer will pop-up on screen, choose and print.

### Update Personal Information

Name: MICRO SOFTWARE DESIGNS LIMITED  
Address:   
Corner Austin Street  
& Eastern Main Road

Mailing Address:   
Corner Austin Street  
& Eastern Main Road

Phone:   
Work Phone:   
Mobile Phone:

E-mail: info@msd-tt.com  
Date of Birth: 1959/04/07  
No. of Logins: 54

### Print

Printer

Name: HP Color LaserJet CP2020 Series PCL 6

Status: Ready  
Type: HP Color LaserJet CP2020 Series PCL 6  
Where: HPColorLaserJetCP2025dn  
Comment:  Print to file

Print range

All  
 Pages from: 1 to: 1  
 Selection

Copies

Number of copies: 1

Collate

Print Frames

As laid out on the screen  
 The selected frame  
 Each frame separately



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