

# 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 contains a 'Your Area' header 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. The main content area is titled 'Your Information' and contains the following text: 'Please notify us if any of your information below is missing or invalid:'. Below this, the user's details are listed: Name: JANE DOE, Address: Corner Austin Street & Eastern Main Road, Mailing Address: Corner Austin Street & Eastern Main Road, Phone: 868-663-2848 (Home), 868-663-2768 (Work), Mobile Phone, E-mail: info@msd-tt.com, No. of 43 Logins, Date of Birth: 1959/04/07. At the bottom of the main content area, there is a link that says 'Click here if you would like to change your information.' Two red arrows are present: one points from the 'Update Personal Information' link in the sidebar to the 'Update Personal Information' link in the main content area, and another points from the bottom of the page to 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 <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 Available Balance: \$ 2,000.00 CABLE AND WIRELESS

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:

Date of Birth:

No. of Logins: 54

#### Print

Printer

Name:

Status: Ready

Type: HP Color LaserJet CP2020 Series PCL 6

Where: HPColorLaserJetCP2025dn

Comment:  Print to file

Print range

All

Pages from:  to:

Selection

Copies

Number of copies:

Collate

Print Frames

As laid out on the screen

The selected frame

Each frame separately



## Legal Notices

Micro Software Designs Limited provides this publication “as is” without warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of non-infringement, merchantability or fitness for a particular purpose.

This information could include technical inaccuracies or typographical errors. Changes are periodically made to the information herein. These changes will be incorporated in new editions of the publication. Micro Software Designs Limited may make improvements and/or changes in the product(s) described in this publication at any time without notice.

Any references in this information to non-Micro Software Design Web sites are provided for convenience only and do not in any manner serve as an endorsement of those Web sites; the use of those Web sites is at your own risk.

No part of this document may be copied, reproduced or translated without the prior written consent of Micro Software Designs Limited. The information contained in this document is subject to change without notice.

Copyright © 2010 Micro Software Designs Limited. All rights reserved.

## Trademarks

Emortelle™ is a trademark of Micro Software Designs Limited and no permission is granted to use such a mark other than to identify the products and services of Micro Software Designs Limited.

All other trademarks, service marks and trade names mentioned in this document are the property of their respective owners.

All company, product, and service names are acknowledged.

Copyright © 2010 Micro Software Designs Limited. All rights reserved.

**Micro Software Designs Limited**  
**Corner Austin Street and Eastern Main Road,**  
**St. Joseph, Trinidad.**  
**Tel: (868) 663-2768**  
**Fax: (868) 663-2848**

**If you have any comments or suggestions regarding this document, please send them via e-mail to [tech\\_docs@msd-tt.com](mailto:tech_docs@msd-tt.com).**