

Credit Union Accounting and Management System-ii

(CAMS-ii) version 3.3.0

DRAFT Release Notice

This **DRAFT** software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 3.1.0. It supersedes all other CAMS-ii software versions. *Items may be added or modified before final release.*

This Release Notice is current as of 10:54:16 AM 11/23/09

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Important Notes for this Release

- This is the Year-End CAMS-ii Release for 2009.
- Adds Member Notebook to the Teller Platform. Member Notebook is a reminder and member contact system that helps better manage contacts with members and non-members. For more information on the Member Notebook, go to the [New Features section](#) of this notice.
- This release introduces the Consolidated Action Center (CAC) which resides on the right edge of every screen. The CAC includes the CAMS-ii Mail envelope icon and the server time which have been removed from the Level One and Level Two menus, respectively. For more information on the CAC, go to the [New Features section](#) of this notice.
- A fix program repaired a problem with the Comparative Balance Report, check the G/L Control Parameter (G/L > System Tasks > Control Parameters), **Net Income Closing Frequency**, changed this setting to A for annual closing or Q for quarterly closing. If your credit union closes the G/L monthly, change this G/L control parameter to M for Monthly.

- This release introduces a new Control-Master parameter, **Dormant Fee Bypass Age**, that can exclude members under a certain age from dormant account fees. The release sets the parameter to zero (0) that includes all ages for dormant account fees.
- CAMS is officially gone. However, you access the following CAMS functions under special situations:
 - P.A.S.S. Queue
 - Streamlined Report Browse
 - Statement/Notice Form Archive Browse

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New Features

The following features have been added since the last release:

- *Added the Consolidated Action Center (CAC).* The CAC resides on the center right side of the CAMS-ii screen. A two-function icon appears when the mouse pointer touches the Hot Zone on the center right edge of the CAMS-ii screen. Access to these items :
 - Moves CAMS-ii Mail processing from the Level One menu, replacing the mail icon.
 - Moves the server date/time from the Level Two menu.
 - Includes Member Notebook follow-up notifications.
 - Includes Remote signature requests.
 - Includes Kiosk notifications of low cash, low paper, and so on.
 - Includes Kiosk notification of check deposits with fraud warnings, amount differences, and exceeded amount thresholds for tellers assigned to oversee.
 - Includes eDeposit notification of check deposits with fraud warnings, amount differences, and exceeded amount thresholds for tellers assigned to oversee.
 - Includes notification of new CBS Message Center postings.

NOTE: Your credit union may not have some these features because they require separate licenses.

- *Added a new section, Widget Subscriptions, to Teller ID Maintenance* (Back Office > Standard > Parameters > Teller ID Maintenance) to control which widgets (CAC functions) that a teller can access. *Widgets* are plug-in programs that operate within the CAC to indicate/notify the teller of various CAMS-ii functions as indicated in the previous section that describes CAC.

NOTE: The Mail, Calendar, Notebook, and Message Center widgets are selected by default. Other widgets as determined by feature license are available and must be selected. From the Widget Subscriptions screen in Teller ID Parameters for each Teller ID.

- *Added a new parameter, Member Balances Indicators,* at Back Office > Standard > Parameters. These setting allows you to change the color of the indicators (CLOSED, NEGATIVE, and so forth) that appear on the Member Balances screen.

NOTE: The release sets a default set of colors for the member balances indicators that you can change to suit your credit union, but this parameter does not allow you to add or delete member balance indicators.

- *Added Member Notebook to the Teller platform.* Member Notebook helps credit union staff track and monitor member, non-member, unaffiliated persons contacts, requests, and issues. Notebook entries can contain loan process tracking notes, reminders to contact the members, follow-ups on payments, appointment schedules, and so on, when contrasted with Member Memos which are intended to alert credit union staff to something about the member: bankruptcies, need to see manager, and so on.

You can make notebook entries for each member account from a Notebook icon on the Member Account Maintenance screen. You can also manage notebook entries from the Level One Teller Menu (Teller > Notebook).

NOTE: Please consult the CAMS-ii Help for complete information on the Member Notebook.

- *Enhanced member statements* to show disclosure of overdraft and returned items fees more prominently than they previously appeared. An example appears below:

	Total For This Period	Total Year-to-Date
Total Overdraft Fees		
Total Returned Item Fees		

- *Added Distribution Detail Maintenance* to Back Office > Standard > Payroll/Distribution that allows you to maintain a Distribution Detail from Back Office instead of updating from member maintenance.
- *Enhanced member statements* so that the next payment due date appears for each loan based on payment frequency. This is a change for Regulation Z/Credit Card Act compliance.
- *Added the ability to print than one document at a time for the Document Retrieval Manager (DRM).* The DRM appends/combines the selected documents into one PDF document, much like the CAMS P.A.S.S. Queue Append feature. Print the concatenated document from the Adobe Reader print icon. Consult the CAMS-ii Help for instructions on printing more than one document at a time.
- *Added the Monthly Obligation Amount and the Partial Amount Needed text boxes* to the loan information on the Member Balances screen for credit unions that accepted the Regulation Z/Credit Card Act loan changes..
- *Added a new text box , Year-To-Date Insurance Premiums, to the Loan Data Record.* This enables the programs to accurately generate the Year-To-Date Advances totals.
- *Added a new process for remotely requesting signatures, Remote Signature.* This allows a teller to be in a separate area, much like a drive-in teller. The member exchanges any information/cash (deposit slip, withdrawal request, endorsed share drafts, funds,and so on) with the teller via tube in a separate area. When the teller completes the transaction, the teller sends a request for signature shows on a computer where the member signs a signature pad. The teller returns a signed copy of the receipt.

NOTE: For more information on Remote Signature, please contact CBS Sales.

- *Added a new report for all monthly teller activity.* It is available on-demand at Back Office > Standard > Reports > Transactions-Quarterly > Monthly Teller Summary. It is also available through Batch

Parameters (Back Office > Standard > Batch Processing > Batch Parameters) Monthly section as Teller Transactions By Month.

- *Added a new Control-Master parameter* (Back Office > Standard > Parameters > Control-Master), **Dormant Fee Bypass Age**, to control dormant account fees by member age. Zero (0) is the default setting, meaning that parameter is off. When set to an age other than zero, the setting excludes ages less than the setting from dormant fees.

IMPORTANT: This release sets the to zero include all ages for dormant account fees.

- *Enhanced Internet Branching to allow use of SMS (text messaging)* for performing inquiries and transfers.

NOTE: For more information on Internet Branching text messaging, please contact CBS Sales.

- *Enhanced Service Center Acquirer* to prompt for reason/purpose for account transactions, similar to the regular Multiple Transactions screen. This gives an area for some credit unions to enter drivers license and number of military ID numbers as proof of identification for member verification. This prints on the receipt. All changes are listed in the following:

- Added ability to support share accounts and loan accounts that have the same account number.
- Added Reason/Purpose to account transactions.
- Added Teller Override Authorization to re-submit transaction to issuer if initial request failed.
- Fixed printing Shared Branch check printing from Back Office Check Printing.

- *Added an interface for Online ALM*, another asset liability management (ALM) software group.

- If a loan is paid ahead, the delinquency process now adjusts the next due date back to meet the max due date advance setting on the loan record.

- Loan Account type setup (Back > Standard > Parameters > Account Type/Rates Maint) now has a new setting, **Max Due Date Advances**.
- New loan set-up sets the loan **Max Due Date Advances** from the Loan account type profile.
- Each day during batch processing, the delinquency process checks and adjusts the next due date.

- • Added eAlert loan payment notification for over-the-counter payment loans:

- Adds a Control-Loan parameter, **Days Ahead to Send Loan Pymt eAlert**, to set the number of days prior to the Loan due date to send an eAlert
- An eAlert transmits every other day

- Added a new read-only date field on loan data record, **Date of Last Payment Notification**, to show date of last eAlert.
- The eAlert uses Email eAlert #503 in Forms/Letters/Documents (Back Office > Standard > Parameters) that has been set up with default wording.
- This feature requires only an e-mail address in the Personal Data Record and an over-the-counter payment loan. Members do not have to be enrolled in Internet Branching.

IMPORTANT: Contact CBS Support for more information on this feature as it may require assistance for activation and configuration.

- Added eAlert payment notification for credit cards.
 - A Card Services, Credit Card Control Data parameter (Back Office > Standard > Parameters), **Days Ahead to Send Payment Due eAlert**, to control when to send eAlert.
 - An eAlert transmits every other day.
 - The eAlert uses Email eAlert #504 in Forms/Letters/Documents (Back Office > Standard > Parameters) that has been set up with default wording.
 - This feature requires only an e-mail address in the Personal Data Record and a credit card. Members do not have to be enrolled in Internet Branching.

IMPORTANT: Contact CBS Support for more information on this feature as it may require assistance for activation and configuration.

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Changes

The following items have changed since the last release.

- The CAMS-ii Mail icon no longer appears on the Level One menu. It appears in the Consolidated Action Center (CAC) as an envelope with the number that represents the number of open messages.
- The server time/date setting no longer appears on the Level Two Menu. It appears in the CAC.
- The following changes have been made to Teller > Balancing:
 - Added option buttons -- **Unfiltered**, **Show Cash**, and **Show Checks** – to the Teller Balancing Detail Transaction screen to have options to help research cash/check transactions when the cash drawer is out of balance.
 - The Teller Balancing screens now allow tellers to store totals if the overall cash/check totals are in balance, but the denominations are out of balance. Storing under these conditions requires a Teller Override. This helps to synchronize the drawer denominations when a teller inputs a particular denomination breakdown, but that breakdown differs from the actual cash to/from the member.
 - Enhanced the Teller Balancing screens (dollar/count) to retain the information that teller keyed-in until stored or logged off. This allows tellers to perform a over/short without re-keying all of the information or recounting the drawer.
- Enhanced the ACH stop payment system by adding the Company name and entry Description to the stop payment record. Also added the company ID to the ACH transaction record. T
- Enhanced payroll detail maintenance. If amount is zero and sub account is a loan, click **Get Loan Paymt Amt** button to retrieve current loan payment amount from loan.
- The IRS Forms Estimator (Back Office > Standard > IRS Tax Processes) does not include (count) tax forms for members that have elected to receive tax forms electronically.
- IRS Forms have been updated to meet Tax Year 2009 changes.

- Added Collection History to Collection Inquiry screen.

NOTE: Click the red Collection graphic on the left side of Loan table on the Member Inquiry screen to access Collection Inquiry and click the new blue **History** link.

- Internet Branching administrative functions now include access to the Customize Web Site feature, so they can change Internet Branching site screen text and notice/e-mail text. .
- The Distribution Worksheet now includes withdrawal totals.
- Collection History now appears in reverse chronological order (most recent entry first) instead of chronological order (least recent entry first).
- Added **Add/Edit** button to Co-signers and Pledges maintenance that allows you to edit an existing co-signer or pledge without removing it first.
- Added **Add/Edit** button to Beneficiaries and Responsible Party maintenance that allows you to edit an existing beneficiary or responsible party without removing it first.
- Added **Add/Edit** button to Draft Stop Payment and ACH Stop Payment maintenance that allows you to edit an existing draft stop payment or ACH stop payment without removing it first.
- Added Total Transfers to the Distribution Transfer report (CU\$PR\$DIST) following the change to shares, drafts, and so on.
- Added separate totals on the Share Draft NSF proof list for On Us checks so you can more easily reconcile totals with returned checks.
- Implemented share hold when a loan is delinquent based on existing loan parameters, creating a new hold type for delinquent loan. It holds the delinquent amount. When the loan becomes current the hold is removed.
- Added IN and NOT IN Compare To operators to CAMS-ii Data Miner. These operators allow you state a list of values separated by commas. These operators also eliminate the need for so many AND and OR statements.
- Enhanced eDeposit to allow deposits into other sub accounts.

NOTE: Requires an Internet Branching software upgrade and eDeposit license.

- In Member Balances, where co-owned/co-signed accounts are shown, now includes the co-owned/co-signed member's name so that the user can determine the account's owner.

- To allow for penny rounding differences between actual payments and amortization schedule payments, the delinquency method that amortizes the loan has been changed to a 10.00 deviation tolerance.
- Changed the DORMANT indicator to INACTIVE on the Member Balances screen.
- Dormant Accounts report heading changed to *Inactive* Accounts.
- Inactive Accounts and Dormant Members report is available automatically run during month-end processing.

IMPORTANT: CAMS-ii now uses *Dormant* to refer to Dormant *Members* and *Inactive* to refer to Inactive *Accounts*. This allows credit unions to distinguish between accounts that have not been active for a specified period of time and members that have not used their accounts for a specified period, based on the Dormant Account Method that the credit union chooses to comply with escheat statutes.

- The Member Balances screen now includes co-owner/co-signer name so that the user can determine whose account it is. This helps alleviate confusion as to which account is which, especially when a member has access to multiple accounts or vice-versa.

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Bugs

The following anomalies have been fixed since the last release:

NOTE: Issue Tracking issue numbers are in parentheses at the end of the individual bug listings, if applicable.

- Internet Branching does not handle mortgage payments properly.
- When you try to place an ACH stop payment order and you click the Company ACH ID drop-down list, the company appears as null.
- The system creates a Red Flag exception when the Personnel Data Record contains an address as *P.O. Box*, but the credit bureau listed the same address as *PO Box*.
- An ACH transaction is processed as an acknowledged exception via ACH, but on the acknowledged exception page all information is correct except the account number.
- The Loan Analysis By Collateral report does not track Member Insurance YTD totals.
- The wrong account description appears on the receipt for the hold. The co-owned account description appears, not the description of the account where the hold was placed.
- Error Clearing Suspense is not being included on the Comparative Balance Report.

IMPORTANT: To fix this the G/L Control Parameter (G/L > System Tasks > Control Parameters), Net Income Closing Frequency, a fix program change this parameter setting to A for annual closing or Q for quarterly closing. If your credit union closes the G/L monthly, change the Net Income Closing Frequency G/L control parameter to M for Monthly.

- The ACH Associated ID Maintenance (Back Office > ACH > Associated ID Maintenance) strips special characters such as the ampersand (&). (#17626)
- Under certain circumstances, the Overdraft Fees and Total Returned Item Fees amounts were displayed incorrectly on September 2009 member statements. For example:

If the member has more than \$0.00 in the Total Overdraft Fees section, Total For This Period section; a zero appears in the Total Returned Item Fees, Year-to-Date section. Likewise, if the member has more than \$0.00 in the Total Overdraft Fees section, Total Year-to-Date section; a zero appears in the Total Returned Item Fees, Total Year-to-Date section.

Conversely, if the member has more than \$0.00 in the Total Returned Items Fees section, Total For This Period section; a zero appears in the Total Overdraft Fees, Year-to-Date section. Likewise, if the member has more than \$0.00 in the Total Returned Item Fees section, Total Year-to-Date

section; a zero appears in the Total Overdraft Fees, Total Year-to-Date section.

- On some accounts, the system does not display IDs for Co-Owners.
- A payment for a charged off loan is more than the principal balance, but when posting the payment the system does not allow the user to enter the correct amounts and defaults to the principal balance. (#15987)
- In Internet Branching Home Deposit, the scanner software crops the back of the check image so that the back image is smaller than the front of the check image.
- Normally, when a teller scans a check that has been accepted previously, it warns the teller that the check has already been accepted. This did not occur for an on-us check that a teller had previously accepted. (# 15410)
- CAMS-ii does not update its Reg D counters when it processes a transfer requested on the Internet Branch.
- Share pledges release an amount of the shares that differs from the amount of the pledge.
- When an account other than a loan is charged off, it is not reported correctly on the File Maintenance Log. (#18300)
- When a payroll distribution is changed to zero (0), the previous distribution amount appears on the File Maintenance Log. (#18299)
- When a member makes a payment on a delinquent loan and the check is returned for NSF, the system reverses the payment. The Quarterly Collected column on the Monthly Collections Register does not update properly because the removed payment amount remains on the report. (#6009)
- If you use the X to close the browser instance to exit a CAMS-ii Data Miner query rather than the **Close** button and then select another query, information from the previous query appears.

IMPORTANT: Always use **Close** to clear a CAMS-ii Data Miner query before beginning another query.

- The Closed Share Accounts Report uses the last transaction date; now, it uses the closed date.
- The open and close date on credit cards that appears in the Member Balances screen was incorrect. This causes most credit cards to have the NEW indicator appear in Member Balances.
- A club account was set to transfer proceeds to the member's draft account; however, the member did not have a draft account; so the system transferred the funds to the member's savings account. When the system created the transaction, it had a transaction code as a draft transfer, so the system credited the drafts instead of the savings. This put the G\L out of balance between drafts and shares. (#18894)

- When clearing on-us checks, the receipt shows both account numbers. A Control-Master parameter (Back Office > Standard > Parameters > Control-Master), **Print OTHER Account Number On Receipts (Applies to On-us checks only)**, controls this function. (#8131)
- When loans are purged off the system, the system does not purge the related disclosure database of the corresponding data. When new loans are added to the system with that previously used account sub, the system retrieves the information from the purged loan and populates the disclosure form with that out-of-date information. (#18035)
- Multiple bulk loan payments occur one behind the other cause a problem with loan reversal because of a timing issue. The transaction times are modified before they go to the quarterly file. (#18440)
- Charged off a draft account then put the funds in savings towards the draft account before charging it off. The teller used Transaction Wizard to reverse the charge off. Then applied the funds from savings toward the draft account. She then charged off the draft account. The transaction was reversed; however, the charge off information on Member Balances showed both charge off totals, even though the Transaction Wizard in fact reversed the first charge off transaction. (#18347)
- When you calculate loan payoff, the figures for one day are display the interest due and payoff amount. When you change the date to recalculate payoff to a later date. the interest and payoff amount are 0.00. (#17632)
- The system continues to charge annual fees on inactive/stolen debit cards. (#18705)

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