

This DRAFT Update Notice may change before final software release.

Credit Union Accounting and Management System-ii (CAMS-ii) version 2.3.0

Draft Update Notice

This software update contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 2.2.0 (12/20/06 Update). It supersedes all other CAMS-ii software versions. This Draft Update Notice is dated 1:45 PM, 3/15/2007.

IMPORTANT: If you install this release from a CD-ROM, before you install this release, **you must:**

- ❑ Read the *Pre-installation Instructions* and the *Installation Instructions* BEFORE you begin to install the software upgrade.
- ❑ Read this release notice in its entirety. Address any questions to Commercial Business Systems Support at support@camsbycbs.com or by fax, 919 736-9996.
- ❑ This software upgrade must be installed after completing end-of-day batch processing.
- ❑ If you have an In-house (Big Cat) Audio Response System, deactivate the Audio Response System.

If you have received this release as an automatic update via the Internet, you do not need to install any software; however, we strongly recommend that you thoroughly review this Update Notice.

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Installation Information

If you received a Release CD, read the installation instructions on the CAMS-ii version 2.3.0 CD. Read the printed *Pre-installation Instructions* for information on accessing the installation instructions that are available on the Release CD.

New Features

The following new features have been added to CAMS-ii for this release:

- IRA data export for BISYS® Retirement Services is now available in CAMS-ii. It is available at Back Office > Standard > Utilities> IRA-Bisys Export.
- The end of the Excessive/Deposits Report contains information to assist with Bank Secrecy Act compliance for structured transactions. The default time period is fifteen days for transaction monitoring.
- New Accounts Report and the File Maintenance Report includes an INSIDER ACCOUNT –X notation (where X = either A for administrator, B for Board Member, or E for Employee) to highlight activity on the behalf of a credit union “insider.”
- Members United is an additional vendor for Internet Branching draft images.
- An AIRES file creation utility and an AIRES file export utility that exports to the AIRES file to C:\cbs\camsxfer folder that is created on the local PC workstation on the first transfer. The AIRES Utilities are located at Back Office > Standard > Utilities. This eliminates the need to go to the Master Console to use this function. Credit Unions licensed for this feature are required to create their own AIRES files and to create the appropriate media for those that request the information.
- A `camsxfer` folder viewer and export utility that allows you to view a file list and export files from the `camsxfer` folder on your CAMS-ii Host (server). This function is available at located at Back Office > Standard > Utilities > CAMS-ii Transfer Folder. This provides a secure way to retrieve files from the `camsxfer` folder, typically comma separated value (.csv) files produced by CAMS-II Data Miner exports or account summary recap reports.

NOTE: Trying to transfer large files from the `camsxfer` folder may seriously affect system performance exhibited by extremely slow response or a locked screen.

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- A CUNA Rate File Utility that allows you to upload a CUNA rate file from a PC workstation with the CUNA Mutual's rate file to the CAMS-ii Host (server). This function is available at located at Back Office > Standard > Utilities > CUNA Rate File Upload.

NOTE: This is the new method by which CBS will distribute the CUNA Mutual rate file. When this file is sent to CBS by CUNA, we will forward it to you as an email attachment with instructions for using this new utility. It is, then, the credit union's responsibility to apply the new rate file.

- Internet Branching has a facility that allows Credit Unions to unblock the IP addresses of members that have blocked their IP addresses because of too many incorrect login attempts. This feature requires updated software on the IB server for your IB site.

IMPORTANT: CBS strongly recommends that you unblock IP addresses only after the member has notified you of the blocked IP address for their PC. Unilaterally unblocking an IP address may aid an intrusion attempt.

- CAMS-ii now incorporates joint owner disability loan insurance.
- The DELINQ and LATE notations appear in Member Balances for credit cards that have delinquent balances.

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Changes

The following changes to existing CAMS-ii features/functions are included in this release:

- The credit bureau Metro2 reporting complies with the latest 2006 specifications:
- CAMS-ii now has an **IB Stop Payment Fee** parameter (Back Office > Standard > Parameters > Control – Drafts). It sets a stop payment fee for stop payments applied by the member on the Internet Branching site.

IMPORTANT: The IB Stop Payment Fee is charged *automatically* when the member selects the stop payment on the Internet Branching site and the next member transaction file imports to CAMS-ii.

- If the Transaction Wizard reverses a transaction involving checks, the system voids any checks issued.
- The Identification Number text box on the Control-Loans CBI screen now accepts 20 characters instead of 10 characters.
- A Re-issue button on the ATM Card Maintenance screen creates a new card from old card information and flags the old card as inactive. This aids in credit card fraud re-issues.
- CAMS-ii Data Miner has the following improvements:
 - The leading zeroes appear in zip codes/postal codes and social security numbers.
 - Offsets can be applied to the system date variables. Offsets from the system date variables are obtained by putting the offset number (n or -n) after the date variable.

To query a date range for the past seven days, you can enter the dates 01/31/2007 through 02/07/2007 for an exact time period, but you can run a query that runs automatically every day instead of remembering to change the date range manually every day.

For example: You can enter the dates as @@DAY-7 through @@DAY. The -7 tells the system to subtract seven days from the current date. The same holds true for adding to a date variable, @@BOM15 would be 15 days after the beginning of the month.

- Field names in drop-down lists appear in alphabetical order.
- More plain language labels to field names so that their content is more easily understood.
- Ability to determine the origin and destination of wire transfers.
- A CTR (Cash Transaction Report) pop-up can be generated on demand with account information already completed after posting the transaction to the account, warning to the teller concerning CTR/SAR reporting requirements.

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- CAMS-ii differentiates between the SSN and EIN (non-business accounts and business/corporate accounts, respectively) for determining the password for the email notices and receipts.
- Using the rate change facilities on the loan account type, you now can specify a rate adjustment of zero with an effective date. This causes the system to re-amortize loans for this type and compute a new payment.
- The FMV media (IRS Form 5498 format) does not include beneficiaries to comply with CUNA Mutual.
- Based on the selected loan type, you can set up loan account type profiles that set certain fields in New Loan Account Setup screen as required with others grayed out. For example: Automobile loan collateral information is not necessary for a signature loan.
- The Document Retrieval Manager marks accessed documents with a pink shading in that row.
- The member history formatted printout includes the sub account number.
- Accumulated interest for closed accounts does not appear in the Account Summary Recap.
- Mother's Maiden Name text box is included in the New Member Setup.
- Messages are automatically listed within a priority in chronological order with the most recent date first.
- Exceptions/Pendings now includes a Return or Acknowledge All button that allows you to return all exceptions from a category, as applicable.
- When entering the payroll and/or distribution posting dates, the system performs a date check and warns if the dates are more than two days in the future.
- The Teller Status (Information > Teller Status) has an additional column, Last Account, that records the last member account that the Teller ID accessed.
- Error messages on loan payment calculator now appear at the top of the screen beside the calculate button.
- CAMS-ii now can use the CUNA calculation engine. Credit Unions using joint disability insurance must use the CUNA calculation engine.
- The Account Summary Recap now treats Available Credit and Unpaid Interest as zero for closed loans. This prevents the recap from possibly showing skewed totals if closed loans have any remaining information in the Available Credit and Unpaid Interest fields.
- This release includes enhancements to handle BOC 'back office conversion' ACH items.

Bug Fixes

The following anomalies have been fixed since the last release:

- Certificate renewal is not advancing the anniversary dividend date correctly for both automatic and manual certificate renewals.

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- When using the accrued dividends for penalties, Certificate early withdrawal penalties and changes from redemption to withdrawal do not work correctly.
- The ATM Machine report does not list the ATM machines
- In some situations, some holds are removed when the Transaction Wizard removes a Journal Voucher transaction.
- Changes to the name/address of the credit union do not update the statement return name/ address in Control – Master parameters Statement Return Address text boxes.
- Reason/Purpose descriptions do not always appear in the Member History on CAMS-ii or on the Internet Branching Member History.
- Balances on Internet Branching and CAMS-ii could differ in certain situations.
- Member balance inquiry does report the correct information in the purchase/renew date column.
- On-us check clearings do not update the Unposted Internet Branching flag, until they are reported to the Internet Branching site when other transactions occur on the member's account.
- ACH stop payment maintenance is treating the company ID as numeric when it is alphanumeric.
- The system does not prompt the user to go to loan maintenance/form printing after performing a loan advance.
- The escrow amount is deducted from the payment amount used to calculate the next due date.
- The amounts posted in Payroll Posting could appear twice or be doubled.
- Memo Messages no longer appear every time that a member screen changes. It occurs only the first time you access a member's information.
- Overdraft loan advances reset the number of payments. Now the system only resets the number of payments made to zero if the loan balance before the advance was zero. This ensures that the loan is properly handled in the negative amortization report.

Hints and Help

Managing CAMS-ii Emails and System Performance

CBS strongly recommends that you check your CAMS-ii emails several times a day and delete emails that you no longer need as soon as possible. Keeping too many emails in CAMS-ii mailbox may adversely affect system performance. Access the CAMS-ii Help CAMS-ii Mail section for information in deleting CAMS-ii emails. To manage your CAMS-ii Mail System, go to the CAMS-ii Email Control parameters (Back Office > Standard > Parameters > Control- Email).

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CAMS-ii Help

Before you call Commercial Business Systems Support, we strongly recommend that you check CAMS-ii Help, available at the Level One Help menu. CAMS-ii Help has universal text search and an extensive index to help you determine whether CAMS-ii Help has an answer to your question.

Commercial Business Systems Support representatives *will direct you to the CAMS-ii Help whenever the answer is available there*. Many of the Commercial Business Systems forms are also available for printing in the CAMS-ii Help.

Please suggest topics for the CAMS-ii Help by emailing support@camsbycbs.com .

Identifying and Labeling Terminal Numbers

We recommend that you mark each of your PCs with its CAMS-ii Terminal Number. The terminal number is especially important if you should delete your Internet browser cookies because you must reset your terminal number. For a discussion about deleting Internet browser cookies, see [Deleting Internet Browser Cookies](#).

To find the Terminal Number for a PC, go to **Help >About CAMS-ii**.

Workstation Configuration

We recommend that you print the Workstation Configuration page if you use workstation printing, so you have a record of all the printer settings.

Anti-Virus Software Subscriptions

Many times when you purchase a new PC from Commercial Business Systems, it has anti-virus software. Most have an initial subscription period. You are normally notified of the end of the anti-virus software's initial subscription by a pop-up message.

It is your responsibility to update/continue subscribing to the anti-virus software. Please do not call Commercial Business Systems Support about updating the anti-virus software subscription. Follow the instructions for updating the subscription provided by the software company.

We strongly recommend that you use anti-virus software on all your PCs and keep anti-virus software up to date.

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Changing System Date/Time

Make sure that you deactivate online before you change the system date and time on your CAMS-ii Host.

Warnings and Cautions

Please observe the following warnings and cautions.

Deleting Internet Browser Cookies

Do **not** delete your Internet Browser cookies!

CAMS-ii uses a small Internet file, commonly called a cookie, to store the terminal number information. This information tells CAMS-ii which terminal is logging in for a CAMS-ii session.

If you delete the cookies, this information is no longer available to CAMS-ii and you cannot log in.

If you delete your Internet cookies, and you know your Terminal Number for the PC on which you are accessing CAMS-ii, type the following in the Internet Explorer **Address** text box:

```
http://camsii/servlet/com.camsbycbs.cams.servlet.TerminalId
```

From the screen that appears, you can add the PC's Terminal ID.

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Adding Software

We strongly recommend that you do not add any software to any CAMS-ii server, Audio Response server, or Real-Time ATM server. Adding software to one of these servers can cause application incompatibilities that can adversely affect the server's performance and/or operation. Call or email Commercial Business Systems Support, support@camsbycbs.com, if you are considering adding any software to any of the aforementioned servers.

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