

Credit Union Accounting and Management System-ii (CAMS-ii) version 2.5.0

Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 2.4.3. It supersedes all other CAMS-ii software versions. This Release Notice is dated 11/27/2007.

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 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 Release Notice.

Table of Contents

Credit Union Accounting and Management System-ii (CAMS-ii) version 2.5.0.....	1
Release Notice	1
Installation Information	2
New Features	2
Changes.....	5
Bug Fixes	8
Hints and Help.....	9

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Installation Information

If you received a Release CD, read the installation instructions on the CAMS-ii version 2.5.0 CD. Read the printed *Pre-installation Instructions* for information on accessing the installation instructions that are available on the Release CD.

Important Post-Installation Activities

As soon as you have been notified that this release has installed, you *must* do the following:

Redefine/Rebuild the G/L Interface - You must rebuild/redefine the G/L Interface to account for some new transaction codes that are added to this release. For instructions go to the CAMS-ii Help (CAMS-ii How-To's > General Ledger > General Ledger System Tasks > Redefine/Rebuild G/L Interface).

Check a New General Ledger Parameter - The General Ledger Control Parameters (G/L > System Tasks > Control Parameters) now includes a new parameter, **Net Income Closing Frequency**, to accommodate those credit unions that close the G/L more than once a year. By default, this release sets the parameter to Close Multiple Times Per Calendar Year, so if your credit union closes its G/L once per year, you must change the setting to **Close Only One Time Per Calendar Year**.

Adjust the Batch Calendar for 2008 - Go to Batch Calendar (Back Office > Standard > Batch Calendar) and ensure that the **Period Type** for all Federal holidays and credit union holidays is set to **Holiday**.

For Credit Unions Licensed for Overdraft Privilege (ODP) – The Control-Drafts parameters (Back Office > Standard > Parameters) has a new setting, **ODP Daily Cap**, used to cap the number of daily ODP NSF charges per draft account. The default setting for this parameter is 99 the maximum setting. Once the daily ODP Daily Cap setting has been reached, everything else is NSF.

If you are currently using ODP and want to cap the number of daily NSF/ODP charges, consider changing the ODP Daily Cap setting to a number other than 99.

NOTE: This daily cap functions completely only if using seven (7) day batch; otherwise, it could limit some weekend/Monday usage.

New Features

The following new CAMS-ii features are included in this release:

- A Secured Document Delivery System (SDDS) that allows members that are not registered for Internet Branching to view newsletters, receipts, tax documents, and notices from an SSL-secured web site. Members receive an email notifying them that they have a document waiting for viewing with a unique Document ID. The member registers for the SDDS similarly to registering for Internet Branching, answering a security question and changing a password.

IMPORTANT: This feature currently works only for credit unions with Linux® servers. We anticipate adding this feature for credit unions with servers running Microsoft® Windows® operating systems sometime in early 2008.

IMPORTANT: This system replaces the eDocuments that sends an encrypted PDF attached to an email to the member.

NOTE: Contact CBS Sales to purchase this feature.

- Loan documents are available for viewing/download from the Internet Branching or SDDS site.
- A Server Logs File Viewer (Back Office > Standard > Utilities > Server Logs Viewer) for CAMS-ii Data Server logs, CAMS-ii Application Server logs, Interface Server logs, ISO logs, Iserver logs, Audio Server logs, Reports Server logs, FTP server logs, and TTY monitor logs.

NOTE: This feature is primarily intended for use by CBS Support Representatives.

- The CAMS-ii OFAC Screening includes the payee of General Ledger expense checks and teller checks with non-member payees. Exceptions that are connected with matches on the check payees appear with a member account number zero in the OFAC Items in Exceptions/Pendings (Back Office > Standard > Exceptions/Pendings).
- Method 2 check holds include ATM and Service Center check deposits.
- ACH exception processing now handles loan payments.
- Member Balances displays co-signed loans in the Loan section much like co-owned share/draft accounts. Multiple Transactions does not allow transactions against guarantor loans.
- Added a new field to the Personal Data Record, a **Non Transactional Dormant Date**. This is a date field set to current date on New Member Setup that the credit union maintains to show that they have had contact with the member and he/she is in good standing, just simply not doing transactions. For example, members who have money on deposit earning dividends, but they are not making deposits nor taking withdrawals against the accounts. This system checks this date when determining a dormant member and/or dormant member charges.
- The Non-Member Data Record has a **Credit Score** text box.
- IRS electronic media files are copied into the CAMS-ii Transfer folder on the CAMS-ii Server and are accessible via the CAMS-ii Transfer Folder utility (Back Office > Standard > Utilities > CAMS-ii Transfer Folder). This eliminates the need to create floppy disks from the CAMS System Options

Menu.

- Photo ID scanning allows for scanning both sides of the ID directly from the CBS placeholder in the upper right portion of the Member Balances screen. The ID scan no longer requires that you use third-party software. The scanning software loads immediately on the first attempt, unless the PC workstation is running Microsoft Windows XP.

IMPORTANT: PC workstations running Microsoft Windows XP require manual installation of the scanning software. The installation software is accessible via the CAMS-ii Transfer Folder Utility (Back Office > Standard > CAMS-ii Transfer Folder) The file name is `gdtwain.exe`. Save this file on the PCs from which you scan IDs and double-click the file to install the software.

IMPORTANT: The PC workstations that perform Photo ID scanning must be set up as a Download PC. See the CAMS-ii Help at CAMS-ii How-To's > Back Office > Configuring Internet Explorer for Download PCs.

IMPORTANT: If you are currently using the Photo ID Scanning where you must name the file, please contact CBS Support to help you remove the shared folder via the Issue Tracking System.

- CAMS-ii incorporates two new symbols in the Teller platform:



No photo ID is on file for this member/non-member.



A photo ID is available for this member/non-member.

- The General Ledger Control Parameters (G/L > System Tasks > Control Parameters) now includes a new parameter, **Net Income Closing Frequency**, to accommodate those credit unions that close the G/L more than once a year versus those that close only once per year.
- CAMS-ii Data Miner adds functionality for up to three levels of parentheses in the WHERE section and in the HAVING section. Adds a View Filter button with a drop-down of WHERE Section or HAVING section to give a visual view of how and where the parentheses are positioned.
- Added four new fields on the draft maintenance record to disable/enable Overdraft Privilege (ODP) for ACH/ATM/Draft/POS-Debit. These fields -- **ODP Allowed for ACH?**, **ODP Allowed for ATM?**, **ODP Allowed for Draft?**, and **ODP Allowed for ACH?** -- are selected by default when ODP is enabled for the member draft account. You can select for which area ODP is available for each member's draft account(s).
- The Overdraft Privilege Report (CU\$ODPEXP) includes a new column for the Ledger Balance and totals for the Ledger Balance and the Available Balance. This change clarifies the difference between the Available Balance and the

Ledger Balance.

- A new Control-Master parameter setting (Back Office > Standard > Parameters), **Months to Retain OFAC History**, allows retention of the OFAC Exception history independent of Draft and History retention. The default setting is 24 months.
- A new Control-Master parameter setting (Back Office > Standard > Parameters), **Months to Retain Exception History**, allows retention of the Exception history independent of Draft and History retention. The default setting is 24 months.
- Added a new table for CAMS-ii Data Miner, AccountAge, that can be used for running queries on previous month-end snapshots: month-to-date, quarter-to-date, and so forth.

Changes

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

- The Wire Transfer Log allows you to filter wire transfers by incoming, outgoing, or both.
 - For those credit unions that have Internet Branching with eDocuments, the eDocument feature is enhanced. By default, all members that have accepted the terms of eDocuments will now receive their statements, notices, tax documents, and in some cases, receipts, electronically via the Internet Branch.
- NOTE:** The Internet Branch eDocument area will change in conjunction with this release. A CBS support representative will contact you regarding this update.
- When a user does not enter anything in the Reason text box on the Access Override dialog, the message, "The Override Reason is insufficient" appeared. Now, the message, "Please enter a reason for the override." appears.
 - Added two new fields to the loan record: **Credit Life Plan Code** and **Credit Disability Plan Code**. This gives the CAMS-ii system the ability to support multiple plans/rates for the same type of insurance by loan instead of a single plan/rate for all loans.
 - On the member's Personal Data Record, we added **Date/Time of Last OFAC Scan**, **Date/Time of Last FINCEN Scan**, **Last OFAC Scan Status**, and **Last FinCEN Scan Status** read-only fields in the Member Services section. The Last Scan Status fields use result codes to report the OFAC or FinCEN status as of the last OFAC or FinCEN scan.

Scan Result codes: **OK** = no exception, **E**=Exception, **A**=Acknowledged as false hit (resets on next full scan to Blank), **R**=Reported (resets on next full scan to blank because the freeze code is also automatically set when you choose Report Item in Exceptions/ Processing). Codes A and R are set by the Exception Processing system.

This data is available via the CAMS-ii Data Miner in the Names file.

NOTE: These fields work only with CAMS-ii OFAC and CAMS-ii FinCEN Scanning, not third-party products.

- When processed online, the file maintenance report no longer updates the online file maintenance files.
- The Draft Record contains two new Overdraft Privilege counters, **ODP MTD** and **ODP YTD**, that count the *number* of ODP transactions per month to date and per year to date, respectively.
- The Document Retrieval Manager now tracks viewing and reasons/comments for viewing for any/all documents. To view the Archive Logged Views Maintenance screen, click the Volume ID. Click an individual log entry to see if there any comments.
- The CSG IRA Activity report uses account type descriptions instead of sub account descriptions for IRA certificates.
- The system checks for ACH stop payment on re-deposited check if no draft stop payment exists.
- The ACH online posting system includes processing of the ACH warehouse so that the post thru date completely forces items to post when the situation dictates
- In the ATM Card Setup (Teller > Maintenance > Card Services), the System Processor drop-down list is the first item. The screen, then, redraws for different processors. When you click **Add Account**, the cursor repositions to the field at the bottom of the screen instead of to the top of the page.
- Added physical address text boxes on the Personal Data Record. These text boxes do not affect statement addresses or mailing addresses; it is for information only.
- ATM/Debit Card Maintenance includes Last Transaction Date field that appears on the Member Balances screen.
- The Loan Payment Table Maintenance screen (Back Office >Standard > Parameters) no longer has beginning and ending date fields.

- The Member History screen has a new option to display transactions either by effective date or run date, allowing you to view transactions in the actual chronological order that the transaction occurred (run date) rather than the effective date of the transaction
- In the Loan Data Record, the Credit Life Plan Code drop-down list has moved to just below the Member Pay Insurance drop-down list.
- Credit card payments made from a loan advance via Internet Branching are properly applied..
- Added Control-Master parameter setting, **Address Change Within Days**, that reports on the Member Balances screen whether an address has been changed within the last parameter number of days. When the address has been changed within the parameter numbers of days, it is highlighted in yellow.
- A new check box in the Personal Data Record, **Address Changed Confirmed?**, disables the highlighted address confirmation/verification.
- When bulk ATM share holds (with debit card holds) are applied, the system updates the Internet Branching site with the next PBF.
- Loan Data Record now includes a **Has Insurance Agents?** check box, a **Insurance Expiration Date**, and a **Insurance Agents Information** section.
- Associated ACH ID Maintenance now includes **2nd Valid Name** and **3rd Valid Name** text boxes to enhance ACH name validation. This provides a way to use name validation and customize names that are allowed.
- Member Search allows searching by email address.
- Share, draft, and certificate account records allow beneficiaries to be recorded.
- New certificate setup allows changes to the term if the term from the selected account type is zero.
- The Loan inquiry/maintenance screen setting, **Date of Final Payment**, changed to **Projected Final Payment Date**. This is to differentiate the setting from **Date of Closing / Payoff**, which is the date the loan is actually closed (paid off).
- When non-members become members any existing credit reports with their social security number are tagged with the new member account number.
- Service Center honors check_method_2 check holds.
- Enhanced Journal Vouchers allow entry of ACH, ATM, or Draft additional information.

Bug Fixes

The following anomalies have been fixed since the last release:

- The form letter template setup does not save the top blank lines correctly: three blank lines return as two blank lines.
- When IRA certificates renew under anniversary date dividend method, the anniversary date is calculated correctly, but the maturity date is off by one day.
- Browser formatting problems occur in formatting data in Collection History Maintenance and in collection documents In Microsoft® Internet Explorer® 7.
- The Teller ID does not appear when the system creates an NSF charge for on-us check presented via Multiple Transactions.
- A Method 2 check hold may occur on a co-owned account for the wrong sub account– even if that sub account that does not exist for the other member.
- In Multiple Transactions with the signature scanning, when replacing a scanned signature the system does not keep the second signature.
- When clearing an ACH item from Exceptions in handling with ARC, POP, or RCK ACH the system does not track all the information as if it were automatically posted. As a result, the check serial numbers from these exceptions transactions are not included on the member statement or Member History.
- If the payment is not enough to cover the interest due, interest-only loan payments are not setting the next payment due date correctly.
- An incorrect last interest date setting in the Loan Data Record causes the Loan Rate change to fail.
- With CTR/SAR forms, some fields do not fill completely and/or do not print/save completely. Additionally, there are also other fields (drivers license, for example) that could be filled in on the CTR/SAR forms if the data is on the member's personal data record.
- If the Insured/Uninsured Report ends with a closed account, the system could hang whether it's initiated automatically or manually.
- Amount field 9 in the Loan Payment Table Maintenance seems to always show 48.
- Loan investor percentages calculate erroneously when the total should equal 100% and an error appears.

- IRA Certificate purchase does not check the type of contribution (current year, previous year, and so forth) in Multiple Transactions.

Hints and Help

This section provides information of interest about CAMS-ii.

Available Funds on Laser Receipts

If you are using laser receipts, you can include the Funds Availability field on the receipt by changing to check hold method 2. Consult the CAMS-ii Help at CAMS-ii How-To's > Back Office > Standard > Parameters > CAMS-ii System Parameters > Setting Check Hold Properties for more on this setting.

Using Microsoft® Windows Vista®

Commercial Business Systems recommends that you contact CBS Support BEFORE purchasing any PCs running Windows Vista.

Adding Software

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

IMPORTANT: Intervention by CBS Support to counter the adverse affects of adding unapproved software to a CAMS-ii server or workstation may require a Billable Authorization as determined by your Service Support Agreement.

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