

# Release Notice CAMS-ii version 4.7.0


This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 4.6.0. It supersedes all other CAMS-ii software versions.

This Release Notice was created July 31, 2013.

Click on one of the links following to go to that section.

- [Teller Platform](#)
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 References to issues from the CBS Issue Tracking System, where applicable, are noted in parentheses at the end of the entry.

 **For all CAMS-ii Users, whether on-line or in-house, when this release installs, please note that you must redefine/rebuild the G/L interface (GL->System Tasks->Interface To CAMS->Redefine/Rebuild Interface) after the release installs and before the first batch processing session after the release runs.**

The following features have been added since the last release notice:

## Teller Platform

- Added a new option to the **Dividend Disburse Method**, with the options **A-Add to Account**, **C-Print to Dividend Disbursement Check**, and **S-Transfer Dividends to Share** for all share, draft, and IRA share accounts. The Dividend Disburse Method appears in the Draft Maintenance, Share Maintenance, and IRA Share Maintenance screens. An example using the **C-Print to Dividend Disbursement Check** option from the Draft Maintenance Screen follows:

Date Account Closed		Note that these text boxes contain zeroes. This is correct. The dividends are disbursed via check.	
Dividend Disburse Method	C - Print Dividend Disbursement Check	Dividend Account Base & Sub	0 00
Date of Last Maintenance	03/24/2013	Last Teller Accessed	0210
Last Date Accessed	03/24/2013	Last Time Accessed	13:00

Teller > Member Functions > Maintenance > Accounts

EXAMPLE  
For Illustration Purposes Only

And the **Dividend Disburse Method** now also appears in the New Draft Setup, New Share Setup, and New IRA Share screens with the same options. An example from the **C-Print Dividend Disbursement Check** option, from the New Draft Setup screen follows:

EXAMPLE  
For Illustration Purposes Only

**New Draft Setup**

Account Sub Assignment

Override Service Charge?

Shares Protection Insurance?


Earn Dividends?

Dividend Disburse Method

Dividend Account #

Search button is grayed out

*Member Services > Member Functions > New Account > New Draft*

 For the **A-Add to Account** and **S-Transfer Dividends to Share** options, search the Dividend Account Base and Sub for the Dividend Disburse Method. Selecting the **C-Print Disbursement Check** option does not allow you to select a dividend account.

- Added a new Co-Owner relationship, **X-Executor of Estate**, for share accounts.

**Co-Owner Information**

Account #/ID	Name	Setup Date	Membership	Relation Type	Show On IB	Show On Kiosk
1		03/25/2013	Member	<input type="text" value="X - Executor of Estate"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

EXAMPLE  
For Illustration Purposes Only

*Teller > Member Functions > Maintenance > Accounts*

- Added teller notes to explain the reason for over/short drawer to appear on Teller Summary Reports. The teller notes print on the Teller Summary Recap under the individual tellers' summaries.

Print Receipt   
 Save Receipt   
 Do Not Print Receipt

**Explain Reason for Over/Short**

EXAMPLE  
For Illustration Purposes Only

*Teller > Balancing > Cash Drawer Shortage > Drawer Shortage or Drawer Overage*

DATE 21-MAR-2013 23:14 CBS PAGE 2

%%CUP481% TELLER TRANSACTION SUMMARY

TRANSACTION CODE	DESCRIPTION	COUNT	SHARE AMOUNT	FEE/CHARGES	LOAN AMOUNT	LOAN INTEREST	TRANS TOTAL	G/L OFFSET
FOR TELLER NO. 0101 John Totals Stored On At 00:00:00								
CASH DRAWER TOTALS			CAMS TOTALS			EXAMPLE For Illustration Purposes Only		
Number OF	100's	0	\$	0.00	\$	0.00	\$	0.00
TOTAL CHECKS DISBURSED			\$	0.00	\$	0.00	\$	0.00
-----> OUT-OF-BALANCE <-----								
This is a test overage to do final test on teller transaction summary report. EXAMPLE For Illustration Purposes Only								

- Added three types for ACH and Draft Stop Payments: **V-Verbal**, **S-Signed**, and **P-Permanent**. The length of the Verbal and Signed holds are adjustable via CAMS-ii System Property. The default for Verbal is 14 days; the default for Signed is 182 days.

Stop payments done by members from Internet Branching are considered as Signed.

EXAMPLE For Illustration Purposes Only

### Add New ACH Stop Payment

ny ID	Reason	Amount	Type	Expiration Date	Company
<input type="text"/>	<input type="text"/>	<input type="text"/>	V - Verbal	04/16/2013	14 Days
<input type="text"/>	<input type="text"/>	<input type="text"/>	S - Signed	10/01/2013	182 Days
<input type="text"/>	<input type="text"/>	<input type="text"/>	P - Permanent	12/31/2099	Permanent

- Added a Random Associated Draft ID function that automatically computes an Associated Draft ID from the New Draft Setup screen. A new button, **Get Random ID**, appears on the New Draft Setup screen and the Draft Data Maintenance screen. A CAMS-ii System Property, `draftID_max_digits`, controls the number of digits computed, and you must also select the Control-Drafts parameters setting, **Drafts Cleared by ID vs. Member #**, checkbox.

 Contact your Support Center to activate this feature.

## New Draft Setup

Account Sub Assignment 75 - CHECKING ACCOUNT ▾

Override Service Charge?

Shares Protection Insurance?

Earn Dividends?

Dividend Disburse Method A - Add Dividend to Account ▾

Dividend Account # 42803 75 Search

Allow ODP for ACH?

Allow ODP for ATM?

Allow ODP for Drafts?

Allow ODP for POS Debit?

Members Home Branch 2 - 802 BRANCH ▾

Associated Draft ID# 0705021 Get Random ID

Miscellaneous Charge Opt-Outs No Value Selected ▾

Bills Special Code No Value Selected ▾

Accept

Cancel

EXAMPLE  
For Illustration Purposes Only

### Account Details Selector

75-CHECKING ACCOUNT ▾

EXAMPLE  
For Illustration Purposes Only

Co-Owners	Share Holds	Overdraft Protection	Backup Withholding
BOTTOM	Draft Stop Payments	ACH Stop Payments	Beneficiaries
Beginning Balance	<input style="width: 100%;" type="text" value="0.00"/>	Current Balance	<input style="width: 100%;" type="text" value="0.00"/>
Statement Beginning Balance	<input style="width: 100%;" type="text" value="0.00"/>	History Beginning Balance	<input style="width: 100%;" type="text" value="0.00"/>
Dividends Posted-YTD	<input style="width: 100%;" type="text" value="0.00"/>	Dividends Accumulated	<input style="width: 100%;" type="text" value="0.00"/>
Dividends Posted- Previous Year	<input style="width: 100%;" type="text" value="0.00"/>	Last Dividend Amount	<input style="width: 100%;" type="text" value="0.00"/>
Last Deposit Amount	<input style="width: 100%;" type="text" value="0.00"/>	Amount of Shares Held	<input style="width: 100%;" type="text" value="0.00"/>
Unapplied Funds	<input style="width: 100%;" type="text" value="0.00"/>	Draft ID	<span style="border: 1px solid green; padding: 2px;">Get Random ID</span> <span style="border: 1px solid blue; padding: 2px;">705021</span>
Account Status	<span style="border: 1px solid blue; padding: 2px;">N - New</span> ▾	Shares Insured by CU Paid	<input checked="" type="checkbox"/>

Do not click the **Get Random ID** button on the Draft Data Maintenance screen when the **Draft ID** text box already contains a draft ID. It can break associations between draft IDs and share draft accounts.

- Added a General Transaction Counter and Monthly Average Daily Balances to the Draft Data Maintenance screen and the Member Balances screen. The Draft Data Maintenance screen contains Period-to-Date (PTD), Month-to-Date (MTD), Last Transaction Date (LTD), and Year-to-Date (YTD) count for Exceptions, Returns (NSF), ODP, Withdrawals, Transfers, and ACH Debits for that particular sub account.

Monthly Average Daily Balances					
March '13	February '13	January '13	December '12	November '12	October '12
0.00	0.00	0.00	0.00	0.00	0.00
September '12	August '12	July '12	June '12	May '12	April '12
0.00	0.00	0.00	0.00	0.00	0.00

Teller > Member Functions > Inquiry > Member Balances

ACTIVITY (Number of)	General Transaction Counters For Account			6 Months	12 Months
	PTD/MTD	YTD	LTD as of 12/01/2012		
Exceptions	0	0	0	0	0
Returns (NSF)	0	0	0	0	0
ODP	0	0	0	0	0
Withdrawals	4	4			
Transfers	0	0			
ACH Debits	0	0			

Monthly Average Daily Balances					
March '13	February '13	January '13	December '12	November '12	October '12
0.00	0.00	0.00	0.00	0.00	0.00
September '12	August '12	July '12	June '12	May '12	April '12
0.00	0.00	0.00	0.00	0.00	0.00

Teller > Member Functions > Inquiry or Maintenance > Accounts > Draft Details

- Added a new drop-down list to the Workstation Configuration record, **Auto Login iPad Teller ID**, to link an iPad to a Teller ID instead of a workstation. This change also allows credit unions that currently use iPads for signatures in Multiple Transactions. the iPad to the Teller ID to continue using the **Signature Producing iPad Teller** setting.

Workstation Configuration

Terminal ID

Touch Screen  No  Yes  
 Check Scanner  No  Yes  
 Car/Lar  No  Yes  
 Scanner OCR  No  Yes  
 ID Scanner  No  Simplex  Duplex

Signature Pad 1    
 Signature Pad 2    
 Signature Pad 3    
 Signature Pad 4    
 Signature Pad 5    
 Signature Pad 6    
 Signature Pad 7    
 Signature Pad 8    
 Signature Pad 9    
 Signature Pad 10

**Auto Login iPad Teller ID**   
**Signature Producing iPad Teller ID**

- Member Balances now identifies those members using Reward Checking by including (REWARD) beside the account description. The (REWARD) notation appears if the draft data record check box, **Reward Checking Account?**, is selected. The draft sub account must also be identified as a Reward Checking account in the Control-Draft parameters.

Date Account Closed

Dividend Disburse Method

**Reward Checking Account?**  **EXAMPLE**

Dividend Account Base & Sub

Draft Data Record Excerpt

Drafts, IRAs, Shares		Print All Balances				
	Sub Description	Current Balance	Available Balance	Opened	Last Transaction	Period W/D's
75	<b>CHECKING - (REWARD)</b> 75 - CHECKING Overdraft Available: Overdraft Privilege: 500.00 ACH Draft POS Debit					

EXAMPLE  
For Illustration Purposes Only

Reward Checking Sub Account

76

2nd Reward Checking Sub Account

75

Back Office > Standard > Parameters > Control-Drafts

- Added an address verification and location feature that you can use to verify addresses of members and non-members. Use the **Verify Address** button to the Member or Non-Member Setup screens on the Member and Non-Member Maintenance screens to access this feature.

**New Member Set-Up**

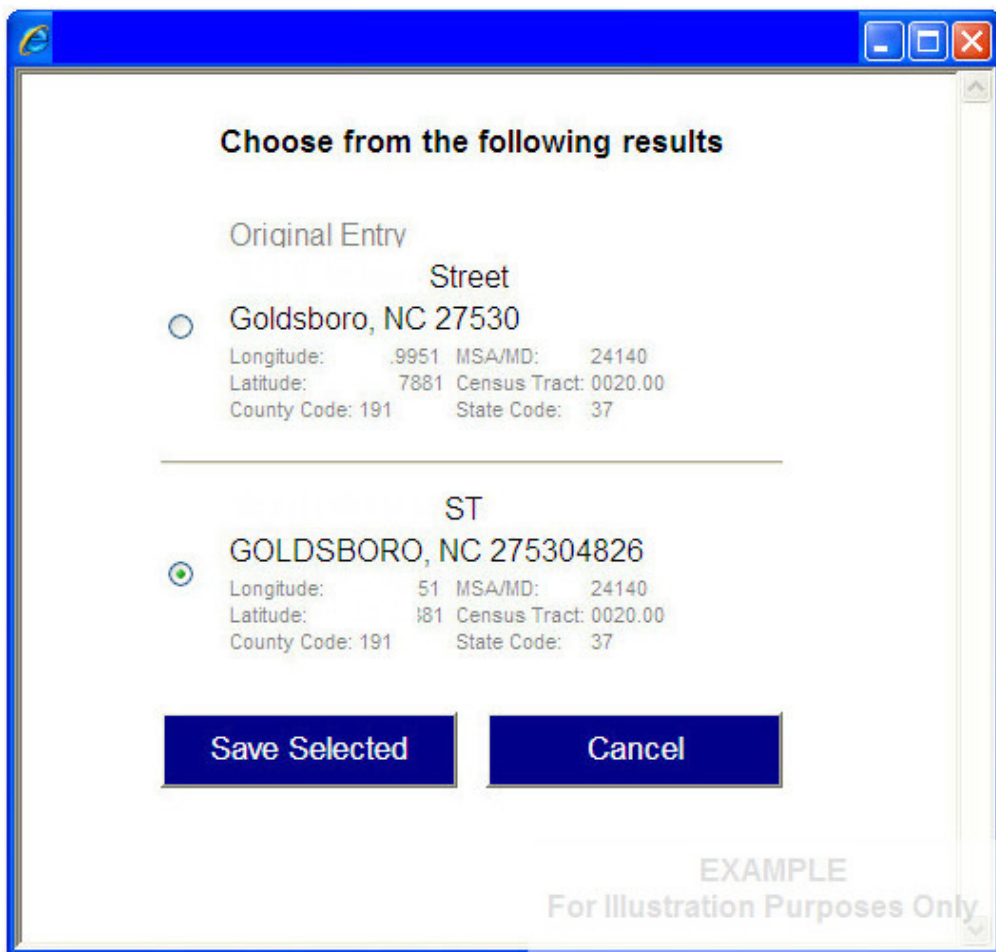
Account Number:  Account Type: Individual vs. Business:

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**Basic Personal Information**

Member Name	First: <input type="text" value="Credit"/>	MI: <input type="text" value="U"/>	Last: <input type="text" value="Phelps"/>
Member Alias	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Address 1	<input type="text" value="ST"/>	Street Address 2	<input type="text"/>
Zip, County, City, State	<input type="text" value="275304826"/> <input type="text" value="WAYNE"/>	<input type="text" value="GOLDSBORO"/>	<input type="text" value="NC-North Carolina"/>
State Code	<input type="text" value="37"/> <input type="button" value="Verify Address"/>	County Code	<input type="text" value="191"/>
Latitude	<input type="text" value="37881000"/>	Longitude	<input type="text" value="9510000"/>

When you type the member or non-members' address into the Member or Non-Member setup screen and click Verify Address; or click **Verify Address** from the Member of Non-Member Maintenance screens, a screen appears asking you to choose the correct address:



Click **Save Selected** to add the selected address into the **Address** text boxes.

 This feature is separately licensed. For more about this feature, please contact CBS Sales.

- Added a Check Balancing Calculator. It keeps a running daily total of *all checks* entered in and out by an individual Teller ID. This feature eases teller daily check/share draft record-keeping.

The Check Balancing Calculator provides quick entry. Typing a plus sign (+) or pressing ENTER adds the check to the total as a *Check In*. Typing a minus sign (-) subtracts the check from the total as a *Check Out*. After typing the entry, you can type a comment in the Comment text box. Other Check Balancing Calculator features are listed below:

- If the **Auto Decimal** check box is selected, a decimal is automatically inserted two places from the right.  
For example: With 24.15, you type 2415.
- The entries can be edited at any time. Changing the amount or the sign automatically updates totals.
- Entries can be deleted individually by clicking the red button at the end of each row.
- All the entries can be deleted by clicking the **All** **Delete** button.
- Accepting the page saves any additions or changes.
- Clicking **Cancel** or closing the window does not save any additions or changes.
- Click **Print** to produce a formatted printout for teller records.

The Check Balancing Calculator is controlled by a system property:  
enable\_check\_calculator = Y

Checks	
Total In	0.00
Total Out	0.00
On-U's Checks	
Number	0
Amount	0.00
Drawer Transactions	
Pending Advances In	0.00
Opening Cash	0.00
Advances In	0.00
Advances Out	0.00
Cash Transactions	0.00

EXAMPLE For Illustration Purposes Only

Check Calculator

Checks IN (+) and OUT (-) for today

Comment	Amount	Balance
	89.00	+
	478.00	-
IN (1) :		89.00
OUT (1) :		478.00
TOTAL (2) :		-3

Auto Decimal

7

8

9

CE

4

5

6

-

1

2

3

+

0

.

=

When selected, this automatically begins number entry two places RIGHT of the decimal point.

Teller > Balancing > Balance Drawer Count Entry or Balance Drawer Dollar Entry

- Enhanced Member Balances by showing the ODP Status (X, B, N, and so forth) in parentheses with a hover description that includes the reason a draft account does not have ODP/Courtesy Pay.

Drafts/IRAs/Shares   Loans/Credit Cards   Monthly ADB   Card Services   Notebook

Drafts, IRAs, Shares		Print All Balances	<input checked="" type="checkbox"/> Show Closed Accounts		TOP				
Sub	Description	Current Balance	Available Balance	Opened	Last Transaction	Period W/D's	Draft ID Number	Co-Owners	NBK
	CHECKING ACCOUNT			09/26/2012	03/22/2013	0		N	
	Overdraft Privilege: (X) 0.00								
99	SHARE SAVINGS			12/31/1983	06/09/2011	0		N	1
<b>Aggregate Totals</b>		<b>\$39,390.22</b>	<b>\$34,848.66</b>					EXAMPLE For Illustration Purposes Only	

Reason for inactive Overdraft Privilege (ODP)

- Added a **Display Temporary Transactions** check box that, when selected, allows temporary transactions to appear in Member History. Use this check box to filter temporary transactions when needed. The default setting is cleared/unchecked, so that all the temporary transactions do not appear.

Accounts   Member Balances   Payroll/Distribution   Stop Payment   Images

History Account Selection  
76-CHECKING ACCOUNT

Date Range & Filter Selection	
Begin Date	04/19/2013
End Date	06/03/2013
<input type="checkbox"/> Display Balance Info	<input checked="" type="checkbox"/> Display Temp Transactions
<input type="checkbox"/> Display NSF Only	<input type="checkbox"/> Display ODP Only
<input type="checkbox"/> Display Teller Information	<input type="checkbox"/> Display Zero Tx Amounts
<input type="checkbox"/> Display Drafts Only	<input type="checkbox"/> Show Masked Transactions
<input type="checkbox"/> Use Run Date	
<input checked="" type="radio"/> Highlight Transactions Previously Reported on Statements <input type="radio"/> Highlight Transactions NOT Previously Reported on Statements	
Submit	

BOTTOM

Click Here for PDF Output   Export

EXAMPLE  
For Illustration Purposes Only

Teller > Member Balances

- In Member Notebook entries, the cursor now starts in the **Subject** text box because the system does not save an entry that does not have a subject. (# 43807)
- Enhanced Member Balances to include three additional status codes: 08:MODIFIED, 09:TDR, and 10:RESTRUCTURE. These codes are also incorporated into the Member Balance color parameters. (# 40443)
- Enhanced the Share Draft Detail, Inquiry and Maintenance screens to display the calculated check digit.

## Loans

- Added a new method of assigning loans to collectors: Assignment by Loan Balance. This new method uses two changes:
  - Added a new option to the **Collector Assignment Method** Control-Loan Parameter, **E-Loan Balance**:

**Loan Collections Defaults**

Number of Delinquent Days Before Transfer to Collections	12
Default Loan Collector ID	No Value Selected
Collector Assignment Method	E - Loan Balance
Number Days Current Before Collection Data Removal	31
Number Days Current Before History/Document Removal	9999
Number Days Charged Off Before Data Removal	9999
Number Days Charged Off Before History/Document Removal	9999
Default Sequence For Monthly Register	1
Minimum Charge Off Amount For 1099C	600.00

EXAMPLE  
For Illustration Purposes Only

Back Office > Standard > Parameters > Control-Loans

2. Added **Balance Lower Limit** and **Balance Upper Limit** text boxes to Collector Maintenance.

**Collector Maintenance**


ID	1
Name	
Collector's Initials	
MTD Collected	15,476.95
QTD Collected	18,826.59
YTD Collected	18,826.59
Last Year Collected	846,498.86
<b>Account Number (Last Two Digits)</b>	
Lower Limit	0
Upper Limit	0
Delinquency Days Lower Limit	0
Delinquency Days Upper Limit	0
<b>Balance Lower Limit</b>	1.00
<b>Balance Upper Limit</b>	1,000.99

EXAMPLE  
For Illustration Purposes Only

Loans > Collections > Collectors > Collector Maintenance

The Balance Upper Limit for the Collector that works the lower-level delinquencies should be contiguous with the Balance Lower Level for the Collector that works the next higher balance range. For example:

Collector #	Balance Lower Limit	Balance Upper Limit
1	0	999.99
2	1000	4999.99
3	5000	99999.99

 Once the collector has been assigned by this method, changing collector assignment method does not change the original collector assignment.

- Added a new hold parameter, **N - Negative ODP Account Hold**, to Control-Drafts parameters.  
This places a share hold on the member 's share when the draft account has a negative balance greater than the number if days exceeds the setting in **N - Negative ODP**

## Account Hold

parameter. The use of this setting works with the following:

- The hold releases when the draft account balance is zero or larger during end-of-period batch processing session.
- Disables the card at the time the holds are placed and released when the draft account balance is more than zero during end-of-period batch processing session.
- Active ODP status.

ODP Days Negative Before Suspension	30
ODP Days Negative Before Share Hold	0
ODP ACH Fee	25.00
ODP ATM Fee	25.00
ODP Draft Fee	25.00

Back Office > Standard > Parameters > Control-Drafts

EXAMPLE  
For Illustration Purposes Only

- Added a way to track loans with an *Undefined Loan Term*. A loan falls into the undefined loan term category when its forecasted maturity date is later than the current computer date and the loan balance is greater than zero. These loans appear in the Account Summary Recap at month-, quarter-, and year-end batch processing. For example, if a loan has a forecasted maturity date of 01/25/2013 and a non-zero loan balance on 01/31/2013, the month-end Account Recap Listing places the loan into the Undefined Loan Term category.

When processed with a month-, quarter-, and year-end batch processing, the Account Recap


Listing program creates a new audit/log file that provides detailed information about each loan account in the Undefined Loan Term category, including the loan account number base and sub, loan account type, loan payment frequency, loan payment terms, and loan account balance. Use the detail information to determine why the loan is an Undefined Loan Term.

To view the audit log file:

1. Go to Back Office > Standard > Utilities > Server Logs Viewer.
2. From the Server Logs Viewer screen, click **CAMS-ii Data Server**.
3. Click **Accept**. The Server Logs Viewer, CAMS-ii Data Server screen appears.
4. In the Filter by section, type, `.txt`. Click **Filter**.
5. Look for the file named `cup4141undlnterm.txt` and view/use this report as necessary.

The Account Recap Listing program forecasts the maturity date for each active loan with a non-zero balance using the loan's original scheduled first payment date, scheduled payment frequency, loan payment terms (scheduled number of payments for the loan duration), and the current computer date. The terms are derived/calculated:

- The scheduled payment frequency is converted to a number of calendar days:  
Weekly = 7 days, Bi-weekly = 14days, Monthly = 30.4 days, etc.
- Forecasted number of days for the duration of the loan = number of calendar days X loan payment terms.
- Forecasted maturity date = forecasted number of days + original scheduled first payment date

 All loans that have a scheduled payment frequency of O (indicating a one-time payment) automatically are in the Undefined Loan Term category because the Account Recap Listing program cannot forecast a maturity date for one-time payment loans.

- Added a Loans **By Weighted Average Report** that is available on-demand using Back Office Reports or scheduled in period-end processing. The report is available in the DRM with the document name CU $\neq$ INW $\neq$ GHT and document description L O A N - A N A L Y S I S - W E I G H T E D I N T E R E S T .

```

%%CUP452%
      LOAN ANALYSIS OF WEIGHTED INTEREST (By TYPE OF LOAN)
----- 04/01/13 thru 04/28/13 -----
LOAN      ACCOUNT      NUMBER      LOAN      INTEREST
TYPE      DESCRIPTION      LOANS      BALANCES  RATE
*****
  
```

Back Office > Standard > Reports > Accounts-Loans > Loan Analysis Weighted

- The first (from the left) Number Loans, Loan Balances and Interest Rate section covers all loans as of the date of the report.
- The second (from the left) Number Loans, Loan Balances and Interest Rate section covers loans with a loan date within the requested date range using the current loan balances on those records. The Loan Range appears above the second section.
- The interest calculations in the Interest Rate columns = the sum of the loan balances for the category / by the sum of the interest calculated on each loan balance for the category, rounded to four (4) decimal places.

- Under Back Office > Parameters > Control Loans, Balloon notices are built based on the number set in the **Paid-In-Advance Billing Notices** text box. It is not necessary to select Paid In Advance just to enter the number of days ahead of the balloon payment due date for the notice to generate.

- Added additional monthly transaction detail lines and last payment date to the line items in the Troubled Debt Restructuring (TDR) section of the *monthly* Account Summary Recap.

```

%%CUP4141%
      ACCOUNT RECAP LISTING (By Loan TDR Detail)
-----
IN  ACCOUNT  TX  MEMBER  LAST  ACCOUNT  ACCRUED  PA  LN  M  YR  LF  MODIFIED  MODIFICATION
FL  NUMBER   DATE  NAME    PYMT  BALANCE  INTEREST GR  TY  C  CT  CT  DATE      BALANCE
-----
9999 01 GEORGE  E SONJET  02/25/2013  1.27  700.01  7.01  D  12  T  0  1  0.00
      02/25/2013  208.61-
                                     EXAMPLE
                                     For Illustration Purposes Only
-----
TOTAL NUMBER:
-----
LEGENDS:
IN/FL - INTEREST FLAG - * NOT SIMPLE INTEREST
TX/DATE - TRANSACTION DATE
INT - INTEREST FOR TRANSACTION
PRIN - CHANGE TO BALANCE
PA/GR - PAPER GRADE
LN/TY - LOAN TYPE
M/C - MODIFICATION CODE
YR/CT - MODIFICATIONS YTD
LF/CT - LIFE TIME MODIFICATIONS
                                     EXAMPLE
                                     For Illustration Purposes Only
  
```

- Enhanced the Excessive Deposits and Withdrawals Report (CU $\neq$ EXDEP $\neq$ W $\neq$ D) with a daily by member section. This page contains the word *Member* in the title and the account number, member or business name, and total amounts of deposits and withdrawals for the day.

ACCOUNT NUMBER	MEMBER/CORP NAME	CASH DEPOSITS	CASH WITHDRAWALS	CHECK DEPOSITS	CHECK WITHDRAWALS
Amount of Cash Deposits	----->	0.00			
Amount of Cash Disbursals	----->	0.00			
Amount of Check Deposits	----->	0.00			
Amount of Check Disbursals	----->	0.00			

EXAMPLE  
For Illustration Purposes Only

- Enhanced the New Loan platform to allow Teller IDs allowed to book a loan to change the approved amount on the loan application to a lower amount. For example: A loan officer initially set up an application for 20,000; the loan was approved. The member later discovers before loan disbursement that the actual amount is 18,699.
- Changed New Loan Setup to default to the member's home branch to the branch from the Teller ID if there is not a default set up on the account type parameter. The default option on the loan account type records for the Teller ID Branch is 00.
- The automatic loan computation based on loan payment tables program now writes to the file maintenance record. This creates a better audit trail.
- When adding insurance to an existing calculation (without insurance), the Premium Financed option the system automatically selects Yes for the Premium Financed options when adding insurance to a calculation that previously did not have insurance.

## General Ledger

- The CAMS-ii version 4.6.0 release Fixed Asset and Prepaid Expense posting programs always set the day number of the Next Posting Date field to 25 because it seemed reasonable that most credit unions (CUs) would want to post their Fixed Assets and Prepaid Expenses during the 25th through the 31st of each month.

After the fielding of the CAMS-ii version 4.6.0 release, some CUs explained that they want to post their Fixed Assets and Prepaid Expenses prior to the 25th of each month.

In the CAMS-ii version 4.7.0 release (this release), the posting programs always set the day number of the Next Posting Date field to **05**, so CUs can post their Fixed Assets and Prepaid Expenses anywhere from the 5th through the 31st of each month. This allows more flexibility for each credit union's posting preference.



### The Next Posting Date from the Fixed Assets and Prepaid Expenses record

does not determine the transaction date used when the G/L transactions are created.

The Next Posting Date is the qualifier date to determine if the record is ready to be posted.

If the Next Posting Date field is beyond the G/L transactions posting date entered on the

screen by the CU, then the record is not processed/posted. Like always, the G/L transaction

date is the date entered on the screen by the CU.

- Added some new parameters in Control Master parameters G/L section, Create Loan

### General Ledger Control Parameters

If you change any of these parameters, you must generate a new General Ledger Interface File at G/L > System Tasks > Interface to CAMS > Redefine/Rebuild Interface.

Transaction Posting Method	T - By Transactions
Branch Accounting	<input checked="" type="checkbox"/>
Branch Accounting Method	B - NON Cash/Check Activity By Mmbr Acct/Home Branch
Post Teller Activity In Detail	<input checked="" type="checkbox"/>
Change Fund/Cash Drawer	7390
Over/Short	3300
Travelers Checks	0000
Money Orders	0000
Payroll Debits Account In G/L	8030
Create Loan Interest Accruals	<input checked="" type="checkbox"/>
Accrual Debits Account In G/L	7820 -100

EXAMPLE  
For Illustration Purposes Only

Back Office > Standard > Parameters > Control-Master > General Ledger Control Parameters

- Added a Automatic Loan Interest Accrual program. This program runs only during month-, quarter-, and year-end batch processing sessions, but it does not run during the daily and weekly batch processing sessions. It runs as a sub-process of the Account Recap Listing program, and it is invoked as applicable.
  - The system creates *loan accrual* interest *credit* transactions during the month-, quarter-, or year-end batch processing session. The program automatically calculates the accrued loan interest on each active loan for each type of loan. For each type of loan and based upon the G/L Interface the program creates a G/L credit transaction and automatically posts the transaction to the CAMS-ii General Ledger system. Each transaction is dated with the last calendar day of the month.
  - The system creates *interest accrual* debit transactions during the month-, quarter-, or year-end batch processing session. The program automatically calculates the accrued loan interest on each active loan for each type of loan.

For each type of loan--and based upon both the G/L Interface and the Accrual Debits Account in G/L parameter--CAMS-ii creates a G/L debit transaction and automatically posts the transaction to the CAMS-ii General Ledger system. Each transaction is dated with the last calendar day of the month.

- The system creates the reversal transactions during the month-, quarter-, or year-end batch processing session. The program automatically creates *reversal* transactions for each loan interest accrual transaction (debits and credits) that have been created.
- For each loan interest accrual *credit* that was originally created, the system creates a reversing *debit* transaction.

For each loan interest accrual *debit* that the system originally created, the system creates a reversing *credit* transaction. Each reversal transaction created automatically posts to the CAMS-ii General Ledger system. Each reversal transaction is dated on the first day of the upcoming calendar month.

 You must ensure that all G/L chart-of-account numbers exist for the proper use of the loan interest accrual feature. For each loan interest accrual G/L account number

used, based upon the G/L Interface for each type of loan, there must be a corresponding chart-of-account number with the four-digit G/L base account number as designated by the **Accrual Debits Account in G/L** parameter setting.

- Added two lines (highlighted below) to the Account Recap Listing (By Sub Account Number) to list Loan Accrual Interest.

```

Uncollected Interest On Loans That Are 59 Days (or less) Past
Due          128,981.18
Uncollected Interest On Loans That Are 89 Days (or less) Past
Due          129,822.64
Uncollected Interest On Loans That Are 90 Days (or more) Past
Due          2,337.57
Uncollected Interest On Loans That Are 180 Days (or more) Past
Due          418.43
  
```

**EXAMPLE**  
For Illustration Purposes Only

- The Prepaid Expenses Posting program automatically sets the Status Code for a prepaid item to Inactive when the Total Amount Expensed for the prepaid item is equal to or greater than the original Prepaid Amount.
  - Enhanced the Daily Transaction Recap/Ledger Posting Totals report. The G/L Synchronization section now includes:
    - All of the Member Balance and G/L accounts instead of only the accounts that are not synchronized.
    - An explanation of how the differences between Member Balance and G/L accounts are calculated.
    - An Attention/Action column to highlight any accounts that are not synchronized with the G/L accounts.
    - A subtotal by account type when exceptions occur, and when the exception affects more than one account type.

DAILY TRANSACTION RECAP / LEDGER POSTING TOTALS				New Column w/ Exception Alert
G/L ACCOUNT	G/L BALANCE	MEMBER BALANCE	DIFFERENCE	ATTENTION ACTION
Equation for Determining the Difference/Exception: (Column A) minus (Column B) equals (Column C)				
9020-075.003 SHARE DRAFTS	6,306,655.61	6,306,655.61	0.00	
9020-075.004 SHARE DRAFTS	5,675,245.80	5,675,270.80	25.00-	LOOK/RESEARCH
EXAMPLE For Illustration Purposes Only				
	3,867,730.95	1,807,539.85		DRAFT-Type 75
				DRAFT-Type 76
Difference Breakout by Account Types				
Totals (w/o omits)----->	239,256,380.78	239,256,282.75	98.03	LOOK/RESEARCH
Totals (omits)----->	229,750.29	131,712.66		*omit/ignore*
GRAND TOTALS----->	239,486,131.07	239,387,995.41		

PRINT OPTION: B Partial Report excluding Dividends and Loan Interest

---> CUP487 End Of Report <---

**EXAMPLE**  
For Illustration Purposes Only

This is the totals page for all of the Member Accounts and G/L Accounts with difference and omitted totals.

- Enhanced the Daily Transaction Registration program:

- To print the Transaction Code on the report
  - To print the entire Transaction Code Description instead of shortening (truncating) it on the report
  - To print the G/L account number selected by the user when/if the user selects a G/L account number when doing a Journal Voucher
  - To print additional legends at the end of the report that display the program switches used.
- Changed the Prepaid Expenses Posting program to automatically set the Status Code to an *Inactive* status if the prepaid expense item has already been fully expensed. The Status Code change to *Inactive* occurs if the Total Amount Expensed equals or exceeds the original Prepaid Amount.
  - Enhanced G/L Periodic Closing to allow closing up to two months past the accounting period for *annual* and *quarterly* closing frequencies. (# 43963)

### ACH and Share Drafts:

- Enhanced ACH posting, whether automated or posted via Exceptions/Pendings, to optionally charge a fee for exceeding a parameter number of ACH debits per month against regular share accounts. The Control-ACH parameters, **Number of Free Share Debits** and **Excess Share Debit Fee**, control this function subject to the following:
  - The fee is charged on-the-fly.
  - The fee is charged after the ACH debit is completed.
  - The fee is charged against the share account upon which the debit was transacted.
  - The fee can cause a negative balance for the account upon which the debit was transacted.

Automatically Post ACH

Enable Company ID Cross Reference

Number of Free Share Debits

Excess Share Debit Fee

TOP

EXAMPLE  
For Illustration Purposes Only

[Back Office](#) > [Standard](#) > [Parameters](#) > [Control-ACH](#)

- Added a way for CAMS-ii draft detail inquiry screen to interface with Legacy Check for share draft orders/re-orders. This is for credit union member service personnel to interface with Legacy for check orders/re-orders.

 **Contact Sales for more information on purchasing this interface.**

### ATM, Debit, and Credit Cards

- Added an online, real-time Card Maintenance interface for Vantiv ATM/Debit cards, which

eliminates the need for updating both the online Vantiv card maintenance and completing the CAMS-ii Card Data Maintenance to request or maintain Vantiv ATM/Debit cards.

- The CBS Card Wizard interface works with Datacard® CardWizard® software to streamline card issuance and maintenance. Other card maintenance interfaces require you to enter member data to create, issue, and maintain ATM/Debit cards in both the card issuer's system and CAMS-ii.

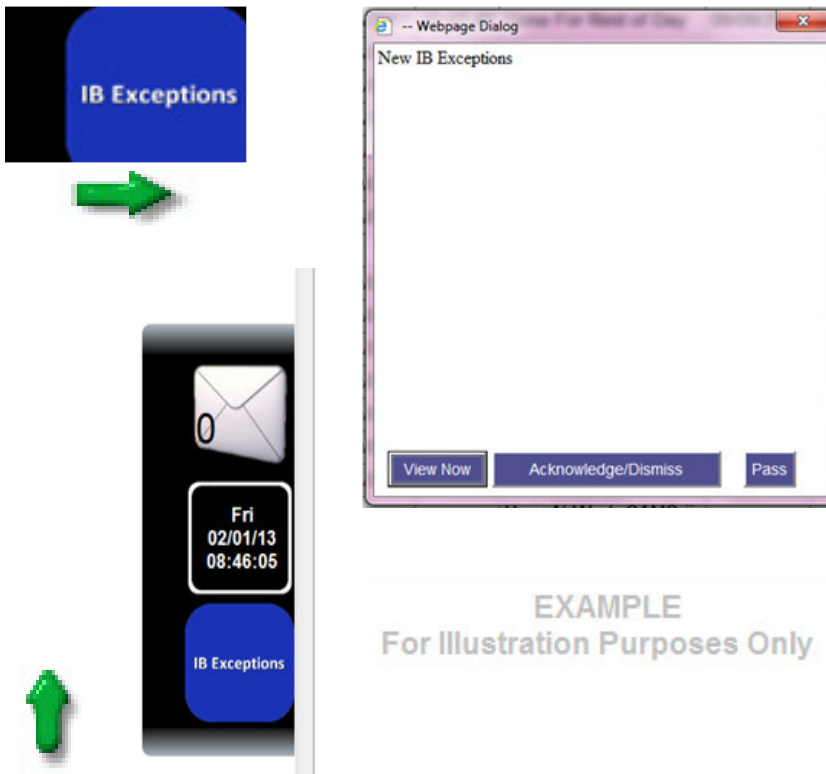
 **Contact Sales for more information on purchasing this interface.**

-  This feature requires that you have Datacard® CardWizard® software.

### Internet Branching:

- Added a new Widget in the Consolidated Action Center (CAC) for Internet Branching (IB) exceptions. The IB widget appears below the envelope icon on the CAC when an IB exception occurs. Clicking the IB Widget brings up a dialog that allows you to review, acknowledge/dismiss, or pass on an IB exception. Activate the widget in Teller ID Maintenance (Back Office > Standard > Parameters > Teller ID Maintenance > Widgets).

 **After you activate the IB widget, you must log out of CAMS-ii and log in to activate this widget.**



**CAC with the IB Exceptions widget.**

- Added a single sign-on feature from Internet Branching for Fidelity credit cards.


 **Contact Sales for more information on purchasing this interface.**

### Miscellaneous Back Office

- Enhanced and increased the availability of Terminal Numbers (Back Office > Standard > Parameters > Terminal Assignments) for Internet Explorer from 600-699 to 100 to 999.
- Added two additional safe deposit box sizes, extra small and medium large.
- Added a new personal data Member Type, **F - Family Member**, in the Personal Data Record. This allows you to configure restricted access by credit union staff and board members from credit union family member's accounts. Restrictions are controlled by the property value for the property.

The property values are Restricted From All, Restricted From Transactions, Restricted From Maintenance, Restricted From Inquiries, Restricted From TX and Maintenance, Restricted From Inquiries and TX, and Restricted From Inquiries and Maintenance

CAMS-ii Property	Function...
teller_type_E_member_type_F_restriction	Restricts any member with the <b>E-Credit Union Employee</b> Member Status set in the Personal Data Record from accessing any member's account with the <b>F-Family Member</b> Status set in the Personal Data Record.
teller_type_A_member_type_F_restriction	Restricts any member with the <b>A-Credit Union Administrator</b> Member Status set in the Personal Data Record from accessing any member's account with the <b>F-Family Member</b> Status set in the Personal Data Record.
teller_type_B_member_type_F_restriction	Restricts any member with the <b>B-Credit Union Board Member</b> Member Status set in the Personal Data Record from accessing any member's account with the <b>F-Family Member</b> Status set in the Personal Data Record.

 This is for credit unions that want to globally restrict all family members for all employees; not for those that want to restrict a single employee from certain activity for their own respective family members.

- Enhanced the loan calculator to use a **Round Payment to Next Dollar** option. The option resides on the Account Type Code and Rate Maintenance screen for the loan account type. If selected and the payment amount is not a whole dollar, Round **Payment to Next Dollar** option automatically runs a second calculation .

**Account Type Code and Rate Maintenance**

EXAMPLE  
For Illustration Purposes Only

BOTTOM    Loan Forms    Required New Loan Setup Fields    Required Personal Information Fields

Account Type Code     Description     Number of Accounts: 223

<input type="checkbox"/> 1098 Needed	Days of No Interest <input type="text" value="0"/>	<i>Delinquent Notices Days</i>	<input type="checkbox"/> Step Rates Loan
<input type="checkbox"/> Overdraft Loan	Days of No Payments <input type="text" value="0"/>	Notice One <input type="text" value="5"/>	Minimum Advance <input type="text" value="0"/>
<input type="checkbox"/> Home Equity Loan	Promotional Months <input type="text" value="0"/>	Notice Two <input type="text" value="15"/>	Minimum Payment <input type="text" value="0"/>
<input type="checkbox"/> Mortgage Loan	Draw Period for Advances <input type="text" value="0"/>	Notice Three <input type="text" value="30"/>	<input checked="" type="checkbox"/> Round Payment to Next Dollar
<input type="checkbox"/> Credit Card	Max Due Date Advances <input type="text" value="1"/>	Notice Four <input type="text" value="45"/>	Max Late Charges Per Month <input type="text" value="1"/>
Loan Payment Table <input type="text" value="No Value Selected"/>		Notice Five <input type="text" value="60"/>	Max Fixed Period Interest Calculations Per Month <input type="text" value="1"/>

[Back Office > Standard > Parameters > Account Type/Rates Maint](#)

- Added a new table to CAMS-ii Data Miner, **IraHistory** , that contains IRA transaction information for withdrawals and deposits.
- Added a **Minimum Qualifying Balance** setting/text box to Control-Drafts parameters. The default setting is zero (0). The Rewards Qualifications programs uses this setting during processing to determine whether an account qualifies for the Rewards program.
- Closed user access to the CBS Batch Calendar (Back Office > Standard > Batch Processing) because most credit unions have real-time operations of some sort, Batch Calendar is now used only in special instances by Support Personnel only.

 **Contact your Support Center for assistance with the Batch Calendar.**

- Added two new settings to the Dividend Rate Tables, **Tier One Age Override** and **Age Override Tier One Balance**.
  - **Upper Limit 1 Age-** Allows you to override the Upper Limit 1 Age minimum age requirement, so that younger members can qualify for dividends.
  - **Upper Limit 1 Override Balance-** Allows you to override the Upper Limit 1 Override Balance minimum balance requirement, so that younger members can qualify for dividends.

**Dividend Rates Maintenance**

Table Number

Table Description

Calculation Frequency

Calculation Method

Posting Frequency

Day of Period to Post

Inquiry Code

**Upper Limit 1 Age**

**Upper Limit 1 Override Balance**

EXAMPLE  
For Illustration Purposes Only

[Back Office > Standard > Parameters > Dividend Rates Maintenance](#)

- Added a way to disable the **Opening Cash** text box from being editable a teller logs in, even if the opening cash is zero. This feature is designed to prevent tellers from entering incorrect amounts at login. The property is:

`openingCash_field_enabled`. The default setting is `Y`, which means that the feature is enabled.

- Enhanced the ProfitStar ALM extract for loans by adding the following new fields to the end of the loan extract record: variable rate margin, max rate change per period rate, and guaranteed though date.
- Modified the AIREX export to create only three single files, so there is no need for auditors to combine multiple files.
- Added a the ability to scan teller and back office checks, so when the payer name, pay-through bank and bank address (if given) are available the last OFAC/FINCEN date/results appear.
  - If the OFAC/FINCEN record does not exist in CAMS-ii, or the payer name and/or pay-through bank information is blank, then you can enter the missing information into the system. This starts an OFAC/FINCEN scan begins, results appear, and results are stored.
  - Added an OFAC Event, MULTITx CHECKOUT, for the OFAC Compliance Log for this feature.
  - This feature eliminates the need to leave check scanning and use the On-Demand OFAC scanning utility. It also builds It also adds to the database of the scanned check MICRs, the payer information and OFAC/FINCEN results.
  - A CAMS-ii System property, ofac\_check\_scan, controls this feature. The default setting is Y, which means that the feature is active.
- The Account Recap Summary has a further breakdown of certificate and IRA certificate information with a the additional day ranges of 1097 - 1460 days and 1461 - 1825 days. (# 44611)
- For credit union on-us checks with the laser MICR, the full Draft Serial Number now appears on the account history when cleared by a teller as an on-us item. This helps the share draft auto-populate in the check recon for some corporate checking accounts.
- Deactivate (gray-out) the **Evaluate** button on the CAMS-ii Data Miner screen once a request is sent and activate the button when the results return. This is designed to prevent users from constantly clicking **Evaluate** when the system does not respond as quickly as they might prefer.
- The OFAC-All Names Scan and the FinCEN-All Names Scan now reads completed when it is finished instead of stopped. (# 20844)

**OFAC Full Scan Monitor**

Last Full Scan: 07/29/2013 13:51:01  
Scan Process Status

```

Records Completed: 999
Scanning Next 504 Records in Member List.
Records Completed: 478
Records Completed: 503
Records Completed: 503
Scanning Next 1001 Records in Non-Member List.
Records Completed: 430
Records Completed: 1000
Scanning Next 1000 Records in Non-Member List.
Records Completed: 830
Scanning Next 50 Records in Non-Member List.
Records Completed: 49
OFACScanUtil completed.
  
```

Status Message: Normal

*Back Office > Standard > OFAC/FinCEN > OFAC-All Names Scan*

**FinCEN Full Scan Monitor**

Last Full Scan:  
Scan Process Status  
[Print Scan Log](#)

```

FinCEN scan started: Mon Jul 29 14:00:16 EDT 2013.
Long waits may be experienced retrieving Full Member and
Non-Member Lists, so Please Wait!.
FinCenScanUtil completed..
  
```

Status Message: Normal

*Back Office > Standard > OFAC/FinCEN > FinCEN-All-Names Scan*

- Enhanced Member History Inquiry so that the Begin and End Dates in the same box and added four option button shortcuts for **Default Dates, Current Month, Previous Month, and Custom Dates.**
- Added another check box for Show Temporary Transactions to help you find any temporary transactions for the account.

**History Account Selection**

Date Range & Filter Selection

Begin Date  End Date

Default Dates  
 Current Month  
 Previous Month  
 Custom

Display Balance Info     Display Temp Transactions     Display Teller Information  
 Display NSF Only     Display ODP Only     Display Zero Tx Amounts  
 Display Drafts Only     Show Masked Transactions     Use Run Date

Highlight Transactions Previously Reported on Statements  
 Highlight Transactions NOT Previously Reported on Statements

*Teller > Member Functions > Inquiry > Account History*

**i** The system saves each option including the dates as part of the user profile to make it simpler to review a group of accounts for the same date range.

**Information:**

- Added a new category of fillable PDF forms for IRA accounts from Ascensus, Inc.

## Audio Response

- Enhanced rate inquiry for audio response so that the reward checking table structure is available.

## Bugs:

*The following bugs have been documented since the last release notice. These bugs have been fixed.*

- ACH return files containing IAT (International ACH Transactions) because the ACH return files required some format changes. (# 43149)
- Some credit unions received the following error when trying to send an error report:  

```
Error: /usr/data/camsii_server.log.zip (No such file or directory)
java.io.FileNotFoundException: /usr/data/camsii_server.log.zip
(No such file or directory)
```
- Co-signer addresses are not printing on Delinquency notices.
- In Other Documents, the user can change a document, and the form prints with the changed information. When the user saves form letter, the system does not save the changed information. (# 43083)
- Delinquent Notices for co-signers do not print addresses on them. (# 43943)
- Credit reports were pulled on several accounts and Red Flag Exceptions appear, but the members' credit records report, No Records Found. The credit account appears under another member's account. The error occurred because the member's SSN was not entered in the Personal Data Record.(# 43470)
- Internet Branching processing exceptions appear in the IB Exceptions in Exceptions/Pending even though no exception occurs.
- File maintenance information on Name/Address changes included more information than just Name and Address.
- CAMS-ii sends an eAlert for a designated check number of draft amount, but not if the balance drops below the set threshold amount. (# 44590)
- In Multiple Transactions, the red separator lines do not properly appear if the co-signed loans have a lower base number than the primary loan signer.
- The eDoc fee process sometimes overlays the last business day of the months daily transaction register. (#43841)
- An attempt to access a loan application that was approved by a Teller ID that is no longer in the system or has been deactivated caused a 911 error. (# 44961)
- More than one transaction appears on the same row on the output file from the CAMS-ii History Inquiry Export function. (#44302)
- Money Order transactions (Multiple Transactions > Special Transactions > Money Order) allow the transaction to complete without selecting the available inventory.

Now, a warning message appears if inventory is defined, but the teller does not select the money order from inventory. (#31409/31411)

- The system uses the account sub to order a distribution priority instead of using the priority entered when the distribution is added. (#45099)
- When transferring from an account, CAMS-ii iMobile returns an Invalid Amount error if the amount to transfer is the full available amount even though the transfer is valid on the main Internet Branching site.
- Some data fields in the Draft Data screen displayed 12/30/1876, a zero-date translation. (#45437)
- The selective Delinquency Report (for method B re-amortization) that runs in month-end batch processing was reported that the majority of the loans as : Loan paid ahead too many days. (#s 45114/42542/41945)
- When drafts are cleared from Exceptions/Pendings, the draft number does not appear properly for the credit union corporate checking account if checks produced with laser MICR with only the last 2 numbers are showing. The automated Check Recon program cannot clear these drafts.
- Whenever the Payroll Posting posted an entry for an in-house credit card, the program considered everything else to be an in-house credit card, and it created G/L offset transactions in error.
- the process of marking check as void and some and not void on the same screen in the check reconciliation maintenance. (#44537)
- Some credit unions could not delete IRA beneficiaries. (#44571)
- The **Average Daily Balance** option for the Member Balances **Print All Balances** feature did not always work. (#45701)

### Updates, Hints, and Corrections:

- Effective with CAMS-ii Release version 4.6.0, G/L Expense checks can no longer be postdated.
- If a number-entry text box is filled with zeroes by default, clearing or spacing out that text box and not entering a valid number may cause an error. To prevent errors, CBS recommends that you do not leave a number-entry text blank that previously was filled with a number.
- Do not use the Quick Deposit or Quick Withdrawal for transactions that *automatically* charge a fee. The Quick Withdrawal/Deposit buttons perform transactions on accounts, these buttons are programmed to check for fees to charge. To make sure that the Use the regular Multi-Tx Deposit and Withdrawal functions.

With CAMS-ii Release version 4.7.0 CAMS-ii screens sub accounts from these areas that fall into these categories: all IRA accounts, accounts that have excessive withdrawal fees, accounts with late charges, and accounts with escrow payments. The *normal* Multi-Tx transaction buttons can be mixed with the Quick Deposit/Withdrawal buttons. This does not affect the **Quick Offset** buttons on the bottom of the Multiple Transaction Screen.

- Delinquent Upper Days ranges do not appear on the Account Summary Recap properly if any Delinquent Upper Days range field is not set in the Control-Loans parameters. After the last range is set, all unused additional range fields must be set to **9999**.


**Delinquent Upper Days**

TOP		BOTTOM
Range One	30	
Range Two	60	
Range Three	90	
Range Four	180	
Range Five	365	
Range Six	9999	
Range Seven	9999	
Range Eight	9999	
Range Nine	9999	

In this example, the user has chosen to use Delinquent Days settings consisting of five ranges, ending with 365 days. Because four more ranges are available, each unused range should not be left blank, but include four nines (9999) as the setting.

EXAMPLE  
For Illustration Purposes Only

*Back Office > Standard > Parameters > Control-Loans*

 For all CAMS-ii Users, whether on-line or in-house, when this release installs, please note that you must redefine/rebuild the G/L interface (GL->System Tasks->Interface To CAMS->Redefine/Rebuild Interface) after the release installs and before the first batch processing session after the release runs.

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