

**DRAFT**

**DRAFT 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 DRAFT, In-Progress Release Notice was created July 9, 2013, and it is subject to change before final release.*

- [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.

**IMPORTANT:** 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			

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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 to Dividend Disbursement Check** option, from the New Draft Setup screen follows:

EXAMPLE  
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**New Draft Setup**

Account Sub Assignment No Value Selected

Override Service Charge?

Shares Protection Insurance?

Earn Dividends?

**Dividend Disburse Method** C - Print Dividend Disbursement Check

Dividend Account #   Search

Member Services > Member Functions > New Account > New Draft

Search button is grayed out

**For the A-Add to Account and S-Transfer Dividends to Share options, type/select the Dividend Account Base and Sub for the Dividend Disburse Method. Selecting the C-Print to 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	<span style="border: 1px solid gray; padding: 2px;">X - Executor of Estate</span>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<span style="background-color: #003366; color: white; padding: 5px 15px; border: 1px solid gray;">Add New Entry</span> <span style="background-color: #003366; color: white; padding: 5px 15px; border: 1px solid gray; margin-left: 20px;">Remove Entry</span>						

Teller > Member Functions > Maintenance > Accounts

EXAMPLE  
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- 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.

**DRAFT**

Print Receipt   
  Save Receipt   
  Do Not Print Receipt

Explain Reason for Over/Short

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

The *Explain Reason for Over/Short* text box can be set to a fixed number of characters including spaces. This minimum is controlled by the property, `drawer_adjust_force_noteLength`.

```

DATE 21-MAR-2013 23:14                                CBS                                PAGE 2
%%CUP481%
T E L L E R   T R A N S A C T I O N   S U M M A R Y
----- TRANSACTION -----
CODE  DESCRIPTION      COUNT  SHARE  FEES/  LOAN  LOAN  TRANS  G/L
*****                AMOUNT CHARGES AMOUNT INTEREST TOTAL OFFSET
*****                *****
FOR TELLER NO. 0101   John           Totals Stored On      At 00:00:00
                CASH  DRAWER  TOTALS          CAMS  TOTALS
                = = = = =
Number OF 100's 0.00 $ 0.00 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.

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**EXAMPLE**  
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### Add New ACH Stop Payment

Draft 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.

 **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

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

Miscellaneous Charge Opt-Outs: No Value Selected

Bills Special Code: No Value Selected

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**Account Details Selector**

EXAMPLE  
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75-CHECKING ACCOUNT

<b>Co-Owners</b> BOTTOM	<b>Share Holds</b> Draft Stop Payments	<b>Overdraft Protection</b> ACH Stop Payments	<b>Backup Withholding</b> Beneficiaries
Beginning Balance	0.00	Current Balance	0.00
Statement Beginning Balance	0.00	History Beginning Balance	0.00
Dividends Posted-YTD	0.00	Dividends Accumulated	0.00
Dividends Posted- Previous Year	0.00	Last Dividend Amount	0.00
Last Deposit Amount	0.00	Amount of Shares Held	0.00
Unapplied Funds	0.00	Draft ID	Get Random ID 705021
Account Status	N - New	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 also 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.

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

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- Added a new field to the Workstation Configuration record for the iPad Teller ID associated with a workstation. This allows the current credit unions using iPad for Multi-TX signatures to continue with the iPad following the Teller ID and with the ipad is mount at a teller window.

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  **Reward Checking Account?**   
 Dividend Disburse Method  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
	<b>CHECKING - (REWARD)</b>					
75	75 - CHECKING Overdraft Available: Overdraft Privilege: 500.00 ACH Draft POS Debit					

EXAMPLE  
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**Reward Checking** EXAMPLE  
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Reward Checking Sub Account

2nd Reward Checking Sub Account

Back Office > Standard > Parameters > Control-Drafts

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- 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**

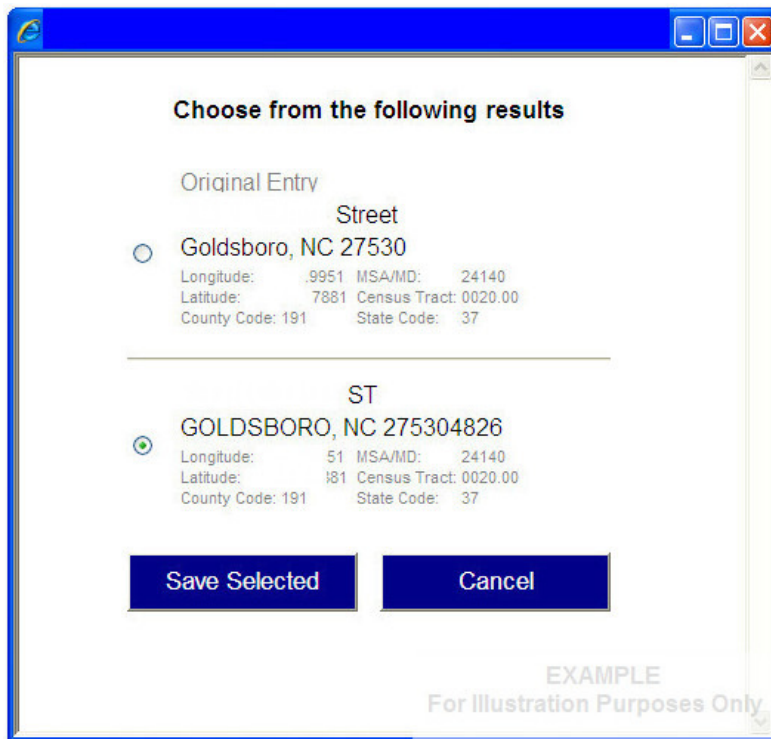
Account Number  Account Type: Individual vs. Business

---


**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-member's address into the Member or Non-Member setup screen and click Verify Address; or click Verify Address from the Member or 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 **Delete All** button that is identified by a mouse-over and in the graphic that follows.
  - 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-Us 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

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

Comment	Amount	Balance
	89.00	89.00
	478.00	-389.00
IN (1) :	89.00	TOTAL (2) :
OUT (1) :	478.00	-389.00

Print

Auto Decimal

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

Save Clear Entries Cancel

EXAMPLE  
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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
Aggregate Totals		\$39,390.22	\$34,848.66						

EXAMPLE  
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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.

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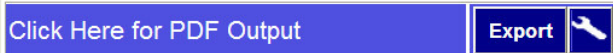


**History Account Selection**

76-CHECKING ACCOUNT

Date Range & Filter Selection	
<b>Begin Date</b> 04/19/2013	<b>End Date</b> 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 Drafts Only	<input type="checkbox"/> Show Masked Transactions
<input type="checkbox"/> Display Teller Information	<input type="checkbox"/> Display Zero Tx Amounts
<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	
<input type="button" value="Submit"/>	

BOTTOM



Teller > Member Balances

EXAMPLE  
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- 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.

**Loans**

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

**Loan Collections Defaults**

Number of Delinquent Days Before Transfer to Collections	12
Default Loan Collector ID	No Value Selected
<b>Collector Assignment Method</b>	<b>E - Loan Balance</b>
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  
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Back Office > Standard > Parameters > Control-Loans

- 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
Account Number (Last Two Digits)	
Lower Limit	0
Upper Limit	0
Delinquency Days Lower Limit	0
Delinquency Days Upper Limit	0
<b>Balance Lower Limit</b>	<b>1.00</b>
<b>Balance Upper Limit</b>	<b>1,000.99</b>

EXAMPLE  
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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 of days exceeds the setting in **N - Negative ODP Account Hold** parameter. The use of this setting is subject to 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 less 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  
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- 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\$INWGH and document description LOAN-ANALYSIS-WEIGHTED INTEREST.

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%%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  
 NUMBER LOAN INTEREST  
 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	700.01	7.01	D	12	T	0	1		0.00
		02/25/2013		1.27	208.61-								

EXAMPLE  
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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  
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## General Ledger

- In 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 Interest Accruals** and **Accrual Debits Account In G/L**. These parameters govern how the CAMS-ii handles loan accruals in the G/L.

**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.

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

EXAMPLE  
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[Back Office > Standard > Parameters > Control-Master > General Ledger Control Parameters](#)

- Added an 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-accounts 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 G/L Synchronization section of the Daily Transaction Recap/Ledger Posting Totals report, including:
  - 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 sub 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.

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**DRAFT**

DAILY TRANSACTION RECAP / LEDGER POSTING TOTALS				New Column w/ Exception Alert
G/L ACCOUNT	G/L BALANCE	MEMBER BALANCE	DIFFERENCE	ATTENTION ACTION
<b>Equation for Determining the Difference/Exception</b> (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
<b>EXAMPLE</b> For Illustration Purposes Only				
	3,867,730.95			DRAFT-Type 75
	1,807,539.85			DRAFT-Type 76
<b>Difference Breakout by Account Types</b>				
9090-057.003 ROTH IRA CD 30 MO	4,787.41	4,787.41	0.00	
9090-058.001 ROTH IRA CD 36 MO	5,624.69	5,624.69	0.00	
9090-061.001 ROTH IRA CD 60 MO	1,303.08	1,303.08	0.00	
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 truncating) on the report  
 To print the G/L account number selected by the user when the user selects a G/L account number when doing a Journal Voucher

To print additional legends at the end of the report that depict the program switches used

**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	<input type="checkbox"/>
Enable Company ID Cross Reference	<input type="checkbox"/>
Number of Free Share Debits	<input type="text" value="2"/>
Excess Share Debit Fee	<input type="text" value="10.00"/>


TOP

EXAMPLE  
For Illustration Purposes Only

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


## ATM, Debit, and Credit Cards

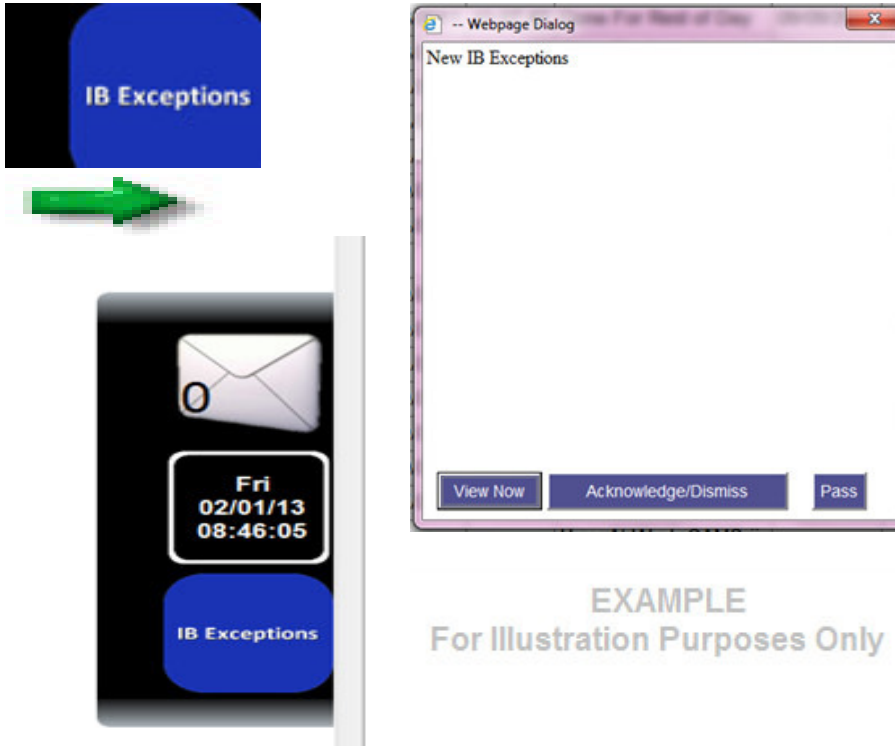
- Added an online, real-time Card Maintenance interface for Vantiv ATM/Debit cards, which eliminates the need for updating both the online Vantiv card maintenance and completing the CAMS-ii Card Data Maintenance to request or maintain Vantiv ATM/Debit cards.
- The CBS Card Wizard interface works with 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.

 **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.

#### 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. 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. The properties and their functions follow:

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 need to globally restrict all family members for all employees and 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.
- Added a way to disable the **Opening Cash** text box from appearing when a teller logs in, even if 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.

**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 use 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.

**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.
- Enhanced the ACH exception detail screen with two read-only fields, Current Balance and Available Balance. This enhances the process for those credit unions so that when they review exceptions, the member may have had a credit via payroll, Internet Branching, and so forth, allowing you to clear the item without using extra time to drill down on each exception.

"

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**DRAFT**

**ACH Exceptions Processing**

Account Number

Sequence Number

Member Name

Exception Date

Exception Time

Status Code

Severity Code

Return Code

Return Code Description

Current Balance: **-11.72**

Available Balance: **-211.72**

EXAMPLE  
For Illustration Purposes Only

*Back Office > Standard > Exceptions/Pendings > ACH Items*

- 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.
- Added the ability to apply an OFAC scan to teller and back office check scanning without leaving the check scan screen to use On-Demand OFAC Scanning.
  - If the system finds a previously entered payer name, pay-through bank and bank address, and so on, then the last OFAC/FINCEN date/results appear on the scanned check screen.
  - If the system does not contain previously entered information for the payer, then you can optionally enter the missing information into the system and the system performs an immediate scan and displays/stores the results.
  - This new feature adds an OFAC Event, MULTITx CHECKIN, for the OFAC Compliance Log.
  - 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.

**Dividend Rates Maintenance**

Table Number	<input type="text" value="00"/>
Table Description	<input type="text"/>
Calculation Frequency	<input type="text" value="- No Value Selected"/>
Calculation Method	<input type="text" value="- No Value Selected"/>
Posting Frequency	<input type="text" value="- No Value Selected"/>
Day of Period to Post	<input type="text" value="- No Value Selected"/>
Inquiry Code	<input type="text" value="- No Value Selected"/>
Upper Limit 1 Age	<input type="text" value="0.00"/>
Upper Limit 1 Override Balance	<input type="text" value="0.00"/>

EXAMPLE  
For Illustration Purposes Only

*Back Office > Standard > Parameters > Dividend Rates Maintenance*

**Information:**

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

## **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) did not process correctly because the ACH return files required some format changes. (# 43149)
- Some credit unions received the following error when trying to send an error report to the Support Center:  

```
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)
```
- 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 appeared in the IB Exceptions in Exceptions/Pending even though no exception had occurred.
- File maintenance logging for information on Name/Address changes included other personal data information that was not changed.
- CAMS-ii sends an eAlert for a designated check number or 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 month's daily transaction register. (#43841)

## **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 box blank that previously was filled with a number.
- Do not use the Quick Deposit or Quick Withdrawal for transactions that *automatically* charge a fee. Use the Multi-Tx Deposit and Withdrawal functions.

- The Average Daily Balance (ADB) that appears on Member Statements and CAMS-ii Inquiry differ, but both figures are accurate. The statements differ because of Truth in Savings which displays the ADB in effect at dividend calculation. CAMS-ii Inquiry history and monthly ADB figures include the dividend transaction in their calculations

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