

Credit Union Accounting and Management

System-ii (CAMS-ii)

Version 5.2.0 Release Notice


This release notice includes new features, updates, changes, and anomalies documented since any previous release notice for CAMS-ii.

This release notice is dated December 16, 2014 at 1:30 PM EST.

This is the Year-End Release for 2014.

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 A number that appears in parentheses at the end of an item — for example (# 12345) — reports an item associated with an issue number assigned by the CBS Issue Tracking System.

Important Notice

 DO NOT OPEN CAMS-ii in more than one Internet Explorer window or tab.

It can cause many unpredictable, untraceable problems that we CANNOT fix. It could also require you to request a billable authorization to remedy the problem if we can fix it.


Some of the problems that we have found include —

- Crossing transactions and/or file maintenance among members resulting in actions supposedly directed to one account affecting one or more *other* members' transactions or data.
- General Ledger issues caused by crossed member transactions, messed-up checks, and so forth.

We developed the Research Window for those times when you need to open another browser window or tab to look at other information in CAMS-ii.

Summary

This section summarizes new features and important changes or updates contained in this software release. The other sections of this release notice contain more detail about the contents of this section.


- IRS Forms used in CAMS-ii have been updated for the 2014 tax year, based on IRS regulation and Federal law in effect as of this date.
- Cash Recycler support, in addition to existing Cash Dispenser support, is available with this release.
 **Contact the Sales department for more information on this features.**
- **Loans are no longer available in the Direct Transfer In list in Multiple Transactions > Direct Transfers.**

Card Services

- Added a Status column to the Card Services Maintenance Selection table on the Maintenance > Card Services screen.

Card Services Maintenance Selection							
Card Number	Card Type	ATM/Debit Vendor	Status	MTD Transactions	YTD Transactions	Setup Date	New Card Number
<i>Card Services > Maintenance</i>							

Internet Branching (IB)

- Enhanced Internet Branching to allow restricting the stop payment entry to a single item.
- Created an **email address** text box on the Contact Us page/form under eBranch. (# 34339)
- When a member resets the IB password, the system calls for creating a new password. This insures that the member does not use the same password that was used for the reset.(# 44441)
- Added the ability to reset an IB password to the SSN last four from CAMS-ii.
- Added an IB Password reset and IB Security questions reset from CAMS-ii.
 **Contact your Support Center to configure the IB password reset changes.**
- Added options for Internet Branching so that you can define password requirements — upper- and lower-case letters, numbers, and special characters. This function does not force your members to

change their passwords. The new password requirements apply only when the members change their passwords or when passwords reset.

 **Contact your Support Center to configure this change.**


- Added a CAPS-LOCK warning to Internet Branching to assist members with logins to your Internet Branching site. (# 56007)
- Enhanced the internal messaging process to send a CAMS-ii Mail message when problems occur with sending an email in the email queue , typically an eAlert. Those Teller IDs set for the **Real-time Audio/Internet Banking IDs** [Control-Email Recipients parameters](#) setting receive this message.

Loans

- Enhanced the loan application ownership chain table to include date/time and duration from the previous entry. You can use this to monitor time from application submissions to underwriting to decision being made to return to loan processor using CAMS-ii Data Miner.
- Added five user-defined, ten-character text boxes to the loan record. The new text boxes are available to Loan Inquiry and Maintenance, new loan screens, and data miner. You can use these text boxes to create CAMS-ii Data Miner queries with detail descriptions to pull from these user-defined text boxes. These resemble the user-defined text on the Personal Data (Name) record.

Miscellaneous Back Office

- Added support for the Consolidated Sanctions List, an OFAC file developed to include all of the non-SDN lists in one file.
- Added support for weak aliases which enables the OFAC screening to better determine possible *hits* based on listed aliases or AKAs. The weak aliases appear with a zero (0) in the Record# column; with the notation, `Weak alias from primary remarks`, in the Remarks; and the notation, `weak`, in the Type column.

 **When you view a possible hit OFAC hit based on a weak alias, you handle it as you would any other OFAC exception.**

OFAC Sanctions List

OFAC SDN and Non-SDN Data				
Entity#	SDN Name	Remarks	Type	Program
			individual	SDNTK

Record#	Alias Name	Remarks	Type
0		Weak alias from primary remarks	weak
0		Weak alias from primary remarks	weak
0		Weak alias from primary remarks	weak
0		Weak alias from primary remarks	weak
0		Weak alias from primary remarks	weak

Previous
Next
Cancel

Back Office > Standard > OFAC/FinCEN > OFAC-SDN List

- Enhanced the Card Maintenance process so that closing the card does not affect the Red Flag Exceptions counter for the allowed number of address changes and does not create an exception. (# 48293)
- On the Back Office > Standard > Check Processing > Check Inquiry screen, **Certificate Dividends** now reads **Dividends**.
- In CAMS-ii Data Miner only, added a **TypeAccount** field to the **IrasAdditional** and **IrasCertData** tables. These fields mirror the same type account numbers in the members' IRA Share and IRA Certificate records.
- Added a **Restore to Pending** button to Red Flag Items in Back Office > Standard > Exceptions/Pendings. (
- Added a Project Zip Code export to CAMS-ii at Back Office > Standard > Utilities > Project Zip Code. You can export the `proj-zip.lay` and `proj-lay.asc` files to the CAMS-ii Transfer Folder. You, then, can export these files to your workstation to copy to removable media (flash drive or CD), or you can securely upload the files to the Internet per CUNA instructions..

CAMS-ii Transfer Folder

File Name	Size	Date	Time	Select
<code>proj-zip.asc</code> → Member Account Base & Address File	985 KB	11/24/2014	09:44:07	<input type="checkbox"/>
<code>proj-zip.lay</code> → File creator & File information/layout	1 KB	11/24/2014	09:44:07	<input type="checkbox"/>

Back Office > Standard > Utilities > CAMS-ii Transfer Folder

Project Zip Code Files in CAMS-ii Transfer Folder

CBS
105 East Walnut
Goldsboro, NC 99999-1111
919- 736-2228
CREATED ON 24NOV14 AT 09:44:04
NUMBER OF RECORDS CREATED 0018436
PROJECT ZIP CODE FILE IS STANDARD ASCII DELIMITED FORMAT

**Creator
Information**

FIELD NAME MAXIMUM LENGTH

FIELD NAME	MAXIMUM LENGTH
ACCOUNT NUMBER	9
ADDRESS LINE 1	30
ADDRESS LINE 2	30
CITY	25
STATE	2
ZIP CODE	9

File Layout

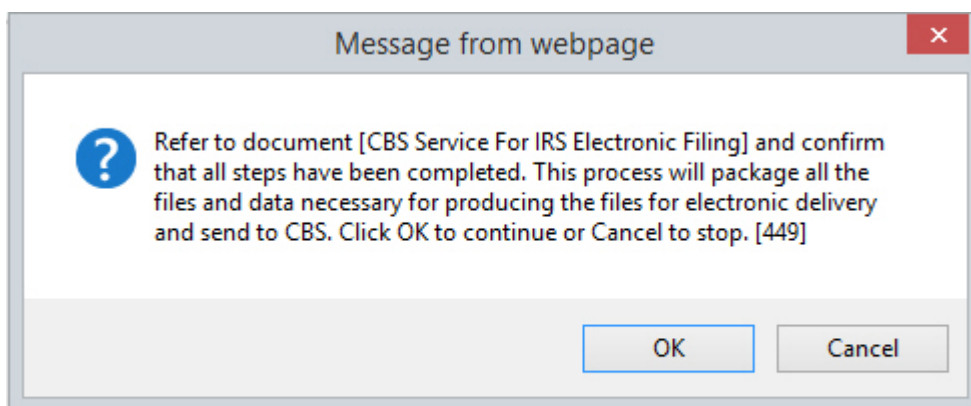
**Field Name /
of
Characters**

```
1,"105 E WALNUT ST";",GOLDSBORO",NC",275303648  
3,"101 MEMBER STREET";",BUSINESS'S CITY",NC",275300000
```

An excerpt from the proj-zip.asc file

proj-zip.lay file

- Added New Loan Volume field to the Loan extract file for Profitstar ALM. (# 47582)
- Added the Member Account Number to the OFAC / FinCEN Compliance Log Details when member accounts are scanned. (# 56786) ^
- Added a pop-up dialog at Back Office > Standard > IRS Tax Processes that appears when you click **Export Tax Data**. This is an advisory to check the document, *CBS Service For Electronic Filing*, before clicking **OK**.
- It does not mean that there is an error with the export.



Back Office > Standard > IRS Tax Processes > Export Tax Data

- Changed the **Return Code & Description** in to a drop-down list box for returns in **Exceptions/Pendings.**

Multiple Transactions (Multi-TX)

- Loans are no longer available in the Direct Transfer In list in Multiple Transactions > Direct Transfers. Use Multiple Transactions, **Loan Payment** button for loan payments. ^

 This helps simplify handling loan transactions with the added complexity of Loan Protection Cost.

Reports

The following items explain new standard reports or changes to standard reports. They do not include custom reports created by CAMS-ii Data Miner.

- Added Loan Protection Cost (LPC) totals on the end of Payroll Posting report along with the other totals: share changes; loan changes, and so forth; so you can balance your payroll without adding all the LPC costs to balance. (# 56062)
- Enhanced the Account Summary Recap to show average loan interest rate in the section for credit scores in the Active Loans section.
- **Modified the Recon Balance Report for Elan, so that it is consistent with like vendors' reports.**

Teller/Member Services

- Audio transactions appear with the notation, **V i a A u d i o**, on the Member Balances screen and on member statements.
- Updated/enhanced the Loan Processing - Personal Financial Section. (# 51328)
 - Enlarged the **Previous Employer Name** text box.
 - Added the following text boxes to the Past Employer section:
 - Business Type
 - Supervisor Name
 - Job Title
 - Income
 - Pay Period.
 - Added Years at Employer
 - Employment section .
- Added a message to accounts that have been purged that the account is closed and has been purged, and then it returns to the Member Search screen. (# 54457)
- **Enlarged the message popup window. (# 56433)**

- Added a grand total at the bottom of all columns except the share amount column to the Teller Balancing > Transaction Summary screens. (# 26598)
- Added a warning dialog to the CAMS-ii Login screen to advise you that you are logged on at another terminal by just typing in the Teller ID *without the password*.
 - When the warning appears—
 - If you click **OK**, a Login screen appears with a *selected Logoff Remote Terminal for Teller ID* check box. Type the password and log in to CAMS-ii.
 - If you click **Cancel**, it clears the Teller ID text box, so you can log in using another Teller ID.

Bugs

The following items are anomalies or bugs that have been reported or discovered since the last release notice. These bugs have been fixed and/or a remedy provided as noted with each item.

Issue #	Feature/Function	Issue Status and Description
N/A	Loans/Loan Protection Cost	The G/L becomes out-of-balance if a closed-end loan is refinanced and the loan has <i>any</i> accrued (uncollected) Loan Protection Cost. Change With the Refinanced Loan program, when the loan payoff amount is computed, it no longer includes any accrued Loan Protection Cost in the loan payoff amount.
N/A	CAMS-ii Data Miner	Fixed Several data miner issues that are all related to data miner queries that automatically run in batch processing.
N/A	Back Office/IRS Processes	Fixed In some instances, IRA accounts closed in prior years receive IRS Form 5498.
N/A	eDeposit	Fixed The scrolling function for eDeposit check image edit for the back image does not work like the edit of the front image
56783	Red Flag/ Address Thresholds	Fixed Multiple address Red Flag Exceptions for one address because the system did take into account the apartment number, so the system read only the main street address.
55670	ATM/Debit Card	Fixed Tried to order a debit card with the business name in line 1 and the personal name as line 2. When the user clicked Accept , a 0911 major error appeared.

56450	ATM Notices	Fixed ATM NSF Overdraft Notices are created even when cleared without a Fee:
56349	Credit Bureau Inquiry	Fixed The last credit inquiry date was not copied when the member data is converted from non-member account to member account.
56115	Back Office/Reg D	Fixed A member had 10 Reg D transactions, but they did report as exceptions, nor did the system flag the transactions when it passed six.
56110/53824	Loans	Fixed Semi-monthly loan keeps setting Next Due Date back incorrectly.
55462	Back Office/ Exceptions/Pendings	Fixed Red Flag filters are not always working.
55828/55410	Drafts/On-Us Checks	Fixed In some instances, the system includes on-us checks in the draft return file.
55779/55821 55797/55670	Internet Branching	Fixed In some instances, transactions masked in CAMS-ii appear in the Internet Branch.
55756	Multi-TX	Fixed Performing a journal voucher on a Line of Credit or HELOC loans (no disburse after date loans) causes a 911 error.
55718	Collections	Fixed Member Balances did not determine if a negative share account really was in Collections or simply negative.
55544/ 55548	Member Maintenance	Fixed When trying to perform teller maintenance, a 911 error pop up dialog appears asking to verify the mailbox ID, but clicking Accept causes an error.
55477/55748	Teller/ Member Services Service/Share Draft Setup	Fixed When retrieving a new Share Draft ID, the check digit changes when you click Update Changes .
55365	Back Office/Account Closing	Fixed Automatic closing does not mark business accounts correctly.
55243	Loans	Can make loan payments against more than one loan at a time when each has escrow. Change The system no longer allows payments to more than one loan with escrow to a time.
54791	Internet Branching	Fixed In Internet Branching, if the member's current

		address has a completed Address 2 text box, unless the member removes the second while typing the new address, the Address 2 from the old address remains.
55420	Overdraft Protection	Fixed Overdraft Protection funds transferred from 99, but a NSF fee was charged.
54405	Multi-Tx/Remote Signature-with iPad	Fixed For remote signatures using an iPad, the form disappears when you click Exit without signing , but the notification in the widget remains as it should until after the end of day batch.
54214	Loan Processing	Fixed In Loan Processing > New Loan without application, entering all the loan details and clicking Calculate Payment does not round to the nearest dollar—if rounding is not configured.
54066	Loans	Fixed In New Loan Setup, Credit Bureau - Special Comment Code is set at 0 - No Value Selected , but in the Loan Data Record, Credit Bureau - Special Comment Code does not carry over and defaults to Removes any previously reported Special Comment Code .
53824	Loans	Fixed Semi-monthly loan payment due date reset does not function correctly.
35757	Teller/Member Services	When the transaction amount is 0.00, voided checks cannot be masked from the member account

Updates, Corrections, and Hints

Some of you have sent the Support Center questions concerning loan late charges. With the CAMS-ii version 4.3.0, we moved the CAMS-ii loan late charge from the Control-Loan parameters to the Loan Account Type parameters. We did this to include credit unions using different late charge methods, minimums, and maximums based on each loan account type, not just loans in general..

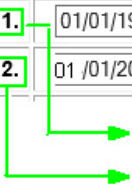
This update also gives you the flexibility to change late charge settings for a specific loan account type for loans booked after a certain date, while keeping the old charge settings for loans booked before a certain date.

To change the loan late charge methods for a loan account type.:

1. On the Level One menu, click **Back Office**. The Back Office > Standard menu appears.
2. On the Level Three menu, click **Parameters**. The scrolling Level Four menu appears.
3. On the Level Four menu, click **Account Types/Rates Maint**. The Account Selection screen appears.

4. From the Account Selection drop-down list, select **Loans**. The list of Loan Account Types appear..
5. Click the **Account Description** that you want to change. The Account Type Code and Rate Maintenance screen appears.
6. Scroll to the Late Charge Configuration section.

Late Charge Configuration							
	Effective Date	Min Late Charge	Max Late Charge	Percent Late Charge	Delinquency Days Before Charge	Advance Due Date On Late Charge	Multiple Late Charges
1.	01/01/1980	15.00	15.00	0.000001	10	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2.	01 /01/2012	30.00	30.00	0.000001	10	<input checked="" type="checkbox"/>	<input type="checkbox"/>




 Late charge on loans booked from January 1, 1980, until December 31, 2012.

 Late charge on loans booked from January 1, 2012, and later.

Back Office > Standard > Parameters > Account Type/Rates Maint

7. If you have an existing late charge in place a you want to change the late charge, type the date in the **Effective Date** text box in Line 2.

 The preceding illustration displays a late charge change in Line 2 that affects loans booked on January 1, 2012 and later.

- a. New loans for the account type set up on or after the effective date in line 2 are assessed late charge according to the new late charge configuration.
- b. If you have never charged late fees but would like to start charging for all of the loans in the account type, the system charges all loans in that account type according to the date set up in line 1.
- c. If you want do not want to charge existing loans using that account type and HAVE NOT assessed late charges on that loan account type before, but you want to begin late charges for new loans, type 0 in the Line 1 **Effective Date** text box and the date for new loans in the account type in the Line 2 **Effective Date** text box.

8. Complete the rest of the line in the table.
9. Click **Accept**.

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- Please direct any questions regarding this release notice to your Support Center.