

This DRAFT Update Notice may change before final software release.

Credit Union Accounting and Management System-ii (CAMS-ii) version 2.4.0

Draft Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 2.3.0. It supersedes all other CAMS-ii software versions. This Draft Release Notice is dated 3:57 PM, 6/5/2007.

This is a DRAFT Release Notice. It is subject to change BEFORE final software release.

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

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

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

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Installation Information

If you received a Release CD, read the installation instructions on the CAMS-ii version 2.4.0 CD. Read the printed *Pre-installation Instructions* for information on accessing the installation instructions that are available on the Release CD.

CAMS Features Expiration

With this release, CAMS is disabled with the exception of P.A.S.S. Queue to allow printing mailer notices.

- **CAMS Statements** – Credit Unions that create their member statements in CAMS, not CAMS-ii, will no longer have that function available after the installation of this CAMS-ii Release. CAMS-ii has a robust member statement program that is up-to-date with current regulatory compliance items; whereas, the old CAMS version is not in compliance. The old statement access has been removed from online CAMS and from Batch Processing. If you feel you must use the old format, please contact Terri Forrest at CBS.

New Features

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

- Audio Response teller allows credit card payments via an account transfer.
- Service Center allows for On-the-Fly Fees.
- Real-Time ATM/Service center identifies cash transactions for the Bank Secrecy Act (BSA) check cashing.
- Real-Time ATM available though STAR® Networks, Inc.
- You can assess fees on ACH or share draft exception items against accounts with negative balances using the new override facility in Multiple Transactions.
- The Dormant Accounts subsystem considers credit card activity as qualified account activity.

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- CUNA Mutual certified CBS to use the calculation program in May 2007, allowing credit unions to offer joint credit disability insurance through CUNA Mutual on CAMS-ii.

IMPORTANT: This release automatically converts the calculation of monthly loan insurance premiums to use CUNA Mutual's calculation program. The report generated by the calculation is available in the Document Retrieval Manager (DRM).

Please contact CUNA Mutual to start offering the joint credit disability insurance.

- A field has been added to the transaction record so that Payment in Lieu of /In addition to Distribution notation appears on transactions in the Member History and is also searchable using CAMS-ii Data Miner.
- Information on closed members is now maintained in a database, along with "reason for closing" comments. Both are accessible through the CAMS-ii Data Miner.

If the member whose account is closed has co-owner/co-signer relationships with other member accounts, the relationships are converted to non-member relationships. Closed member information is also moved to the non-member database.

- The Master Password is now obsolete, and the old master password security is controlled based on an Access Override right. Now, only certain Teller IDs have rights that allow access to certain areas of CAMS-ii that once required the Master Password to protect.

To configure this right, a **Has Override Authority** check box has been added to the Teller ID Maintenance (Back Office > Standard > Parameters > Teller ID Maintenance) that activates the override access privilege.

IMPORTANT: With the installation of this release, all credit union administrators – as defined in the Personal Data Record of the credit union employee -- will be coded with Access Override privileges by default. Note that by default the administrators can use the override for their actions, although CBS can configure your CAMS-ii system so administrators cannot override their own actions.

All Access Override authorizations are logged by Teller ID. This log can be viewed via Back Office > Utilities > Teller Override Log.

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- The Teller Passwords Maintenance is now a separate function at Back Office Standard > Parameters > Teller Passwords Maint. Use this area to set/change passwords outside of the regular Teller password date. Strongly recommend that you limit access to this section to administrators using Menu Security in Teller ID Maintenance.
- An enhanced CBI extract summary report from Metro2 to show each of the parameter ID numbers with delimiters of > < to indicate data size/location. Note the following loan control parameter and Metro2 format relationships.

Innovis ID	Length of 10	Header position 13-22
Equifax ID	Length of 10	Header position 23-32
Experian ID	Length of 5	Header position 33-37
Transunion ID	Length of 10	Header position 38-47
Identification Number	Length of 20	Base position 21-40

- Member Balances Inquiry can display more than 100 ATM/debit cards.
- An interface to Loanliner.com. Contact CBS Sales for more information.
- Multiple Transactions allows an account to drop below the minimum available balance, to include a negative balance, with a new override password. The override password is logged by teller and teller ID for auditing purposes.

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Internet Branching

The following items have been added to the Internet Branching system.

NOTE: These features will be available with a separate Internet Branch site software update, but they require the CAMS-ii 2.4.0 release.

- Added a text-messaging feature for members using Internet Branching eAlerts. This new feature uses the **Internet Address** text box in the Personal Data Record.

When we add this feature, the release installation does not delete the data that resides in the **Internet Address** text box; however, this text box has been renamed on the screen to **Text Message Address** and is now maintainable only by the member using Internet Branching. It is also a view-only text box accessible via Personal Data Inquiry and Maintenance.

Previously, CAMS-ii has not used the information in the **Internet Address** text box, so using that text box has not been an issue.

IMPORTANT: If you have been using the **Internet Address** text box in the Personal Data Maintenance for other information, we recommend that you note the information, clear the **Internet Address** text box, and discontinue using it.

- A recurring transfer feature that allows members to make automatic transfers from one account to another on a preset period.
- An option to change address: The change of address carries to the CAMS-ii Personal Data Record after the next Internet Branching transaction download.
- Allow for payments to Credit Card: Member VISA payments made are sent automatically to Certegy for posting to the member's account.
- Secure messages from those not logged into the Internet Branching site require a name and secure messages from members that are logged in include the member's name.

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- Those that log in to the Internet Branching site as an administrator or as an employee with administrative privileges now access the normal member accounts page as any other member. Access to administrative functions are available via a lock string. The lockstring is generated in CAMS-ii at Back Office > i-Branch.

This enhances the security at the Internet Branching site and allows family members to use the same user ID and password without having access to all credit union member information.

There are facilities in place to streamline this additional security check (lockstring) at the credit union. If the credit union has a static IP address CBS can set the address to ignore the lockstring requirement.

- Internet Branching optionally forces password change after a fixed number of days.
- Manual registration for eDocuments. This allows the credit union to activate the member for eDocuments from CAMS-ii, and Internet Branching automatically updates when it receives the next PBF.
- At log in, Internet Branching tracks and displays the last date/time that the user logged in.

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Changes

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

- Loan calculator gives a warning if the first payment date is beyond the parameter number of days.
- The loan can be entered outside of account type rate range with a warning in the New Loan Account Setup.
- The Excessive Balance Report has a separate section for IRA accounts. The maximum for regular accounts is \$100K and it is \$250K for IRAs.
- New accounts and closed accounts reports now accurately report situations when an account may open and close in the same month.
- The Multiple Transactions in lieu of check box for automatic distributions is now a popup that requires a specific response.
- CAMS-ii OFAC Screening and FinCEN Screening use less system memory, using fewer system resources and operating more efficiently.
- The ACH system includes company names in the ACH ID to differentiate different company payrolls sent by the same payroll processor. (This condition sometimes can occur with ADP payrolls.)
- File Maintenance dates are in standard month/day/year format in the maintenance inquiry.
- The transaction amount that generated a NSF amount appears in the Member History with the NSF fee transaction.
- The ODP extract has two additional fields at the end of the record – The ledger balance and an indicator for draft or share.
- Changes to the Batch Internet Branching and Batch Audio Response transactions ensure that the transactions for the member are in chronological order and prevent multiple transfers from rejecting because the items did not post in the order requested.
- Added a Final Payment Date field to loan data. This can optionally be used in the re-amortization process when rates are changed.

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- Added audit information to the ACH work file to track who setup and who changed information going into the ACH cross reference file, tracking the Teller ID and date/time.
- The Dormant Charge program does not update the last transaction date if the account was already closed before the current day.
- Draft stop payment requests are limited to fifty (50) at one time.
- A new column in the Loan Application section notes if there is a PDF already generated for that application.
- Re-label **Distribution Code** text box to **Eligibility Code** on the Inquiry/Maintenance screen under the Current and Previous Year Withdrawal section.
- Share draft processing verifies the incoming check digit, and if the check digit is incorrect, the system treats the incoming transaction “as no account found.” This has been set up for Empire only. If your credit union wants this feature, contact us at support@camsbycbs.com and tell us your share draft processor.
- The ACH Processing System (from Batch Processing) and the View ACH Files (for the current day) now flag transactions less than eight dollars. This provides a tool to assist credit unions in detecting instances of the “One-Cent Deposit Scam.”
- The certificate maturity date now appears on member statements.

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Bug Fixes

The following anomalies have been fixed since the last release:

- Check deposits using new method of holds do not pass the account number to the file maintenance audit system.
- The Internet Branching Account Summary screen shows accounts with zero balances, but the account has debit card authorizations, and the Available Balance as negative.
- ATM real-time server was not updating and reporting that it is down.
- Monthly statements are not created for member that have only ATM share account only cards.
- The system allows you to set up a refinance loan, but in Multiple Transactions when trying to process the transaction and print the check, the message, " The transaction could not be processed due to an inadequate amount" appears.
- The IRA control parameter, Cutoff day for previous year contributions, is not actually changing the value on the parameter record.
- Charge-Off journal vouchers do not accept interest-only transactions.
- Internet Branching loan payment goes against escrow account only. The transfer amount that occurs is the difference between the amount requested and the normal escrow. The due date did not advance in all cases.
- The Transaction run date does not appear in Member History. If a transaction has a given date different that differs from the computer date, it does not track through Member History.
- IRA Certificates account type matches an IRA share sub account causing conflicts. The system now does not allow an IRA certificate type code number to use the same number as an IRA sub account.
- In Member History, the total loan payment calculation does not properly handle sequential loan payments where each has a late charge.

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- Some account information (new fields) does not pass correctly to the File Maintenance Report.
- ATM transaction reversals are not reversed in the BSA structuring system causing the transaction to be included in the transaction totals.
- The system recognizes transactions for charge-off accounts on closed accounts and sends a statement when it should not.

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Hints and Help

This section provides information of interest about CAMS-ii.

Using Microsoft® Windows Vista™

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

Loan Setup

Each of the Loan Account Types (Back Office > Standard > Parameters > Account Types\Rates Maint) have a **New Loan Setup Required Fields** section that allow you to configure Required, Optional, and Do Not Show fields for each Loan Setup screen by account type.

IMPORTANT: You must configure each one of your Loan Account Types to have the required fields that meet their particular purpose.

Bulk Exception Messages

Some credit unions would like to see a better way to handle Bulk Exceptions in the Exceptions/Pendings. Currently, they expire after seven days, so the list does not become too large.

We plan, however, to examine the bulk exception messages to limit them to those that are operationally necessary. Considering this, we would like to know which Bulk Exception Messages you feel are necessary and unnecessary.

Please send your comments on this issue to support@camsbycbs.com

New Support Issue Tracking System

Commercial Business Systems will be instituting a new Issue Tracking System that allows you to submit support items directly over the Internet. It also allows you to view the status of your issues.

CBS will be notifying you concerning this new system separately.

If you have a login and password, you can access the Issue Tracking System from the Level One **Help** menu (Help > Access to the Issue Tracking System). If you do not have a login and a password, please contact your credit union management.

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Managing/Printing Batch Processing Reports

CAMS-ii Batch Processing allows you to print reports and send them to Document Retrieval Manager (DRM) or to just send them to the DRM where you can read them and print only those reports as necessary or requires.

Commercial Business Systems recommends that you print only those reports that you need from the DRM and not print them as part of CAMS-ii Batch Processing.

Managing CAMS-ii Emails and System Performance

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

CAMS-ii Help

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

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

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

Identifying and Labeling Terminal Numbers

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

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

Workstation Configuration

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

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Anti-Virus Software Subscriptions

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

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

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

Note: Internet security software is often packaged with anti-virus software. Internet security may need to be configured to allow CAMS-ii activities to function properly.

Changing System Date/Time

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

Warnings and Cautions

Please observe the following warnings and cautions.

Deleting Internet Browser Cookies

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

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

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

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

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

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

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Adding Software

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

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