

Credit Union Accounting and Management System-ii (CAMS-ii) version 2.6.1 Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 2.5.0. It supersedes all other CAMS-ii software versions.

This Release Notice is dated 05/01/2008.

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's Issue Tracking System.
- This software upgrade must be installed after completing end-of-day batch processing.

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

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Installation Information

If you received a Release CD, read the installation instructions on the CAMS-ii version 2.6.1 Release CD. Read the printed *Pre-installation Instructions* for information on accessing the installation instructions that are available on the Release CD.

New Features

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

- Two new buttons to CAMS-ii Data Miner below the From Table drop-down list: **Table Descriptions** and **Field Descriptions**. When the buttons are clicked, a list of tables/table remarks (descriptions) or tables/columns/column remarks (descriptions) appear in the Results Display area. This documents what types of information are in the tables and what they mean; what the fields are, and what they mean. The explanations are scrollable, cleared upon the appearance of a query result, and reappear when one of these new buttons are clicked.

NOTE: Only the primarily used tables are documented in this release. Additional tables will be documented with future releases.

- A Home Deposit System for real-time Internet Branching that allows members to deposit share drafts via Internet Branching. The process requires that members enter draft information (MICR, payer, and amount), then the system follows normal check hold processes with the addition of a new eDeposit limit based on credit score. This process requires that the member mail the check to the credit union. Please contact CBS Sales for pricing.

IMPORTANT: You must Redefine/Rebuild the G/L Interface to use this feature. Consult the CAMS-ii Help for information on Redefine/Rebuild the G/L Interface.

- The Personal Data record for each member includes three fields for Home Deposit:
 - **Is Member Set Up To Use eDeposit?** Activates the member for Home Deposit.
 - **eDeposit Available Limit** The system dynamically assigns the eDeposit limit based on the member's credit score.
 - **eDeposit Amount Used** shows how much of the limit is used and ties to the e-Deposit holds on the system.
- Adds parameter settings to the Internet Branching parameters (Back Office > Standard > Parameters > Control –I-Branching):
 - Allow eDeposit

- eDeposit Check Hold Days
- eDeposit Reversal Fee
- eDeposit Negative Balance Fee
- Deposit Availability Limits

NOTE: Consult the CAMS-ii Help for CAMS-ii version 2.6.1 for more information on these parameters

- A Cross Sell feature that allows the credit union to define promotions, select eligible members, provide promotional materials, explain promotions, and manage member preferences. Consult the CAMS-ii Help at CAMS-ii How-To's > Back Office > Standard > Utilities > Cross Sell for more information on this feature. Please contact CBS Sales for pricing.
- A **CUNA Rate File Display** button (Back Office > Standard > Utilities > CUNA Rate File Display) that allows the credit union to view the date of CUNA Rate File and determine which rates are active in the CAMS-ii environment.
- A new parameter (Back Office > Standard > Parameters > Control – Drafts) for Overdraft Privilege (ODP), **ODP Include In PBF Available**, that when selected allows the Available Balance (Ledger Balance + ODP) to report to ATM/Debit Card vendors so it can appear on the receipt ... if the vendor accepts Available Balances.

NOTE: Prior to this release, ODP was included in the available balance by default.

- A new parameter (Back Office > Standard > Parameters > Control-Drafts) for Overdraft Privilege, **ODP Minimum Tx Amount**, sets a minimum transaction amount that invokes ODP from any transaction source.
- Two Control-Draft parameters, **ODP Days Delinq Before Disabled** and **ODP Days Delinq Before Suspension**, that disable or suspend ODP, respectively, based on a member's loans status.
- A Collateral Protection Insurance (CPI) create and export feature (Back Office > Standard > Utilities > CPI Create/Export. This creates a `c:\cbs\cucpitfl` file. The file no longer has to be created at the master console in the CAMS System Options menu.
- A new setting in the Account Type Maintenance, **Draw Period for Advances**, determines the number of days allowed for the loan advance draws (for example: 10 years is 3650 days). This is a check that occurs in Multiple Transactions when doing a loan advance. If there is no draw period, set **Draw Period for Advances** to zero (0).

- A new CAMS-ii System Property, **loan_officers**, in the loan category. This setting allows loan officers that are otherwise restricted by security settings from performing any maintenance/transactions on employee accounts to set up a new loan for credit union employees. List the four-digit Teller IDs of those staff members that prepare these loans, separated by commas, for example: 0102,0105,0205.
- A Hold history file is available via a button on the Hold inquiry page. Each time a hold is removed, the information is recorded in this new history file, along with the date/time that it was removed, providing a clearer picture of the account (available balance) at any point. This file includes authorization holds. The Control-Master parameter, **Maximum Months For Regular History**, setting governs how long to maintain entries from this file.
- Added Elan Financial Services as a real-time ATM/Debit Card vendor.
- A new Card Services parameter setting, **Denied Transaction Fee (ICUL)**, charges a denied transaction fee for Denied Transactions for ICUL ATM transactions. Type 0 to bypass fees. Type the fee amount to establish a charge.

IMPORTANT: You must Redefine/Rebuild the G/L Interface to use the Denied Transaction Fee. Consult the CAMS-ii Help for information on Redefine/Rebuild the G/L Interface.

- A new Control-Master parameter setting, **Reg-D - Number of Overdrafts Allowed**, that counts the number of automatic transfers for Overdraft Protection. The default setting is 6 to meet Reg D requirements. A notation, **Reg-D > 6 Maximum Exceeded**, appears in the member balances screen with the charge transaction.
- A new CAMS-ii system property, **emailmemberdefault**, controls the default in Multiple Transactions for emailing member documents. Currently, the system default when not in bulk mode is to print the receipt, but this setting changes email (via SDDS) to be the default with the following options:
Y – email (via SDDS) is default if the member has elected eDocuments
N – Print receipt is the selection regardless of the selection.
- A New draft processor, another Members United data center, MBRU2 has been added as a Clearing House (draft processor) option in the Control-Drafts parameters.
- Collateral Codes Maintenance is now available in CAMS-ii at Back Office Standard > Parameters > Collateral Codes Maint.
- The loan calculator interface recognizes the plan keys to ensure that the correct insurance plan is being use for the calculation.
- Memo messages pop-up dialog includes a print function.

- Real-time Internet Branching runs faster.
- Internet Branching is scaled to fit on regular cell phones with Internet access and iPod® touch and iPhone™.

Important File Transfer Utility Changes

Because of changes required for Microsoft® Windows Vista™, files transferred between the CAMS-ii server and the PC workstations, both exports and imports, cannot reside at the root directory (C:\).

All files now reside in a CBS folder and keep their original folder structure. For example:

Files that originally resided at the root directory now reside in a C:\cbs folder, such as the credit bureau inquiry export file that originally was C:\cucbitfl.zip becomes C:\cbs\cucbitlfl.zip

Files that originally resided in a folder other than the root directory keep their original folder structure inside the C:\cbs folder, such as the Cardholder import file that was originally C:\certegy\cucds1fl.txt becomes C:\cbs\certegy\cucds1fl.txt.

As an exception, the import and the export files for the batch audio remain in the war, C:\war, folder.

The CAMS-ii Help for CAMS-ii version 2.6.1 (CAMS-ii How-To's > Back Office > File Transfer Updates) lists the files affected by this change.


What does this mean for you? You need to make some changes to prepare your PCs that perform file transfers for this release:

1. Create a cbs folder on the C:\drive of all the PCs on which you perform file transfers ... if one does not already exist.
2. List the file transfers for each function (Internet Branching, Cardholder, and so forth) that you perform.
3. Create the new folders for the file transfers in the C:\cbs folder.
4. Change all of your internal procedures to list the new file folder for the function. The CAMS-ii Help topics for the each of the transfer functions have been updated with this file transfer change.
5. Be especially aware of how this may affect your communications with third-party vendors and any configurations that you have set with them for file locations.

NOTE: Old folders should be relocated or removed to avoid future confusion.

Changes

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

- The Member Balances page no longer has a Level Four menu Relationship Pricing button. Click the shaking hands symbol  in the address portion of the Member Balances screen to access Relationship Pricing Inquiry for that member.
- A loan advance for a simple open-end loan now allows for credit limit to be automatically updated to the loan balance plus the additional amount. This is NOT allowed for line-of-credit loans.
- The **Member Memo Messages** button has been removed from the Back Office > Standard > Reports menu.
- The Level Four **Print Balances** button on the Member Balances had been changed to Print Balances link in the heading of the Drafts, IRAs and Shares section
- The loan next due date appears on a point-of-sale (POS) receipt as it does on the full-size receipt.
- The new loan setup does not allow blank Credit Disability/Credit Life plan descriptions.
- The “Generate Audio Pin Notice” in New Member Setup is now “Audio User.”
- Allow the credit limit to automatically update to the loan balance plus the additional amount on loan advances for simple, open-end loans.

NOTE: This does not apply to line-of-credit loans.

- For Internet Branching online bill payments, the pay from accounts are listed in ascending account type number order beginning with the member’s accounts followed by any co-owned accounts listed in ascending account type number order.
- The emax\$ dividend tier appears on the member history and member statement with the posted dividend transaction.
- Update the Collateral Protection Insurance (CPI) extract file, `cucpitfl`, to include security information.
- Adds a new total to ODP export report to show *total available ODP* for the credit union. This is the used portion of the ODP considered *unused*

commitment for the credit union quarterly 5300 reports.

- Adds the actual network ID and machine ID that comes in from the ATM vendor to the ATM transaction record (cuatmtrn) and displays the IDs in Member History.
- When ATM/Service center deposits are made, the system stores the location information on the hold just as it is stored for an authorization. It also passes through to hold history. It adds start time to the hold record and passes the start time to the hold history file. This information appears in the share hold inquiry area on the Inquiry and Maintenance screens and on the hold history inquiry screen.
- The Card Services parameters (Back Office > Standard > Parameters > Card Services) adds an area to apply holds on ATM deposits with funds available based on credit score ranges.

Bug Fixes

The following anomalies have been fixed since the last release:

- ACH post through date gives an error message when today's date is entered. The current date is now allowed as post-through date.
- ACH company search appears that it should browse by name, but it is by company ID.
- The sub account description appears on the workstation receipts instead of the account type description.
- The **Generate Audio Pin Notice** option in New Member Setup does not set the audio flag on the Personal Data Record.
- IRA distribution setup disallows transfer (distribution) to a certificate or IRA certificate.
- Collateral descriptions for collateral protection insurance were misplaced due to some form changes.
- The new non-transactional dormant date was added to the personal data, but it was not enabled in the dormant members report and dormant charges program.
- If you change days to be holiday/closed in Batch Calendar, the system does not re-evaluate the dates from the current computer date forward on each change with next business day.
- The eAlert process sends out incorrect eAlerts in certain situations.

- Pledged Account field displays only the sub account.
- Loan rate change mishandles unpaid interest greater than 999.99. Numbers larger than 999.99 (numbers that have commas) seem to convert to zero. For example: unpaid interest of 1,000.00 becomes 10000.00.
- The automatic loan rate change does not bypass active loans with zero balances. Now, the rates are changed on loans with zero balances, but the payment amount does not change.
- The Service Center Acquirer module creates transactions for the G/L offset with the incorrect sign.
- Selective Trial Balance by age uses the old Birthday field. Now, it refers to the Age field on the Personal Data Record.
- Internet Branching does not honor the mortgage late payment charge method/percentage.
- Internet Branch transaction files – files downloaded from the Internet Branching site – that contain address changes by multiple user IDs in the same transaction file post against only one user ID.
- In New Loan Setup, the interest rate is rounded back to two decimals even though more decimals are keyed in and supported in maintenance.

Hints and Help

This section provides information of interest about CAMS-ii.

Available Funds on Laser Receipts

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

Using Microsoft® Windows Vista™

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

Adding Software

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

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

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