

Commercial Business Systems, Inc.
Credit Union Accounting and Management System
(CAMS) Release 2.7.0

***Draft* Release Notice**

This software update contains new features, enhancements, changes, and program fixes developed, since the last CAMS-ii release, Release 2.6.1.1. It supersedes all other CAMS-ii software versions.

This is current as of 1725 hrs, June 20, 2008

IMPORTANT: 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 the Commercial Business Systems Support Issue Tracking System.
- You must install this software upgrade after completing end-of-day batch processing.
- If you have an In-house (Big Cat) Audio Response System, deactivate the Audio Response System.

Table of Contents

Installation Information	2
Changes.....	4
Bug Fixes	6
Hints and Help.....	7
Warnings and Cautions	8
Commercial Business Systems Recommends that you do not accept automatic updates of Adobe Reader. Changes to Adobe Reader can affect your printing functions and viewing documents in the Document Retrieval Manager.....	8

Installation Information

If you received a Release CD, read the installation instructions on the CAMS-ii version 2.7.0 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 features have been added to CAMS for this release.

- *A new certificate account type associated with a loan account type.* When the certificate dividend rate changes, the associated loan interest rate changes. When a member certificate for this type renews, the interest rate for loans the member may have secured by the certificate will change, and they can be re-amortized to obtain a new loan payment.

NOTE: This feature is controlled by new Control-Certificates parameters, **CD Rates Affect Secured Loans** and **Loan Rate Adjustment Factor**, on the parameter. This feature is not enabled by the release installation

- *Apply holds on ATM deposits with funds available based on the credit score ranges.* The credit score ranges can be set at the Card Services parameters (Back Office > Standard > Parameters > Card Services).

If you do not assign the ATM deposit holds by credit score range, the first credit score range has to be 9999. The release initializes the table as if you are not using the credit scores

- *New tiered Overdraft Privilege (ODP) limits based on the credit score that appears in the member's Personal Data Record.* The credit score control ranges are at Sub Account Maintenance (Back Office > Standard > Parameters > Sub Account Maintenance > Draft Account).

NOTE: The credit score tier ranges begin at ODP Tier 1 - Credit Score with the lowest score range beginning with zero; for example, a 500 ODP Tier 1 - Credit Score setting covers scores from 0 to 500. If the ODP Limit for Tier 1 is 350, all accounts with a credit score of 0-500 are limited to \$350.00 ODP.

The score ranges do not have any gaps, so if the ODP Tier 2 - Credit Score is 650, the second range is 501 to 650.

If you do not assign the ODP limit by credit score range, the first credit score range has to be 9999 and your limit is set in the Draft ODP Limit field above the credit score table. The release initializes the table as if you are not using the credit scores.

- *A new parameter, **ODP Credit Score Suspension**, that suspends ODP when the member's credit score that appears in the member's Personal Data Record*

falls below a certain score. The ODP Credit Score Suspension setting is at the Control-Drafts parameters (Back Office > Standard > Parameters > Control – Drafts).

- *A new option to manipulate where the "Pay To" name and address prints on the CHECK part of a check, but not the stub.* This allows the position of the name and address to be moved on the form.

Set the following CAMS-ii properties: (Back Office > Standard > Parameters > CAMS-ii Properties)

forms_check_payto_x controls left-to-right position

The default setting is 55.

forms_check_payto_y controls top-to-bottom position,

The default setting is 145.

- *Support for duplex card (photo ID) scanners.* These may be 8.5" scanners.
- *Draft return programs now create a return file -- an empty file (header and trailer only) even when there are no returns.* This way you will use the same return procedure every day and the return other processor will always know you have completed all of its steps, but that there are no returns.
- *A new Cross-Sell Activities button on the Teller Balancing (Teller > Balancing) menu.* This allows users to view cross-sell statistics for a date range.

Changes

The following items have been changed or added to an existing feature since the last release:

- A message appears in the Member History Inquiry screen that the member has exceeded the set number of ODP Daily Cap setting in the Control-Drafts parameters (Back Office > Standard > Parameters > Control-Drafts). This is much like the Reg D Exceeded message that may appear with some transactions.
- The actual network ID and machine ID from the ATM vendor appear in the Member History with the transaction.
- The following additional transaction types update the Reg D counter. They are applied to the number of monthly electronic transactions used to deny excessive electronic transactions:
 - ACH debits
 - Internet Branching transfer from transactions
 - Audio Response transfer from transactions
- The Member Services area on the Personal Data Record includes these new fields to facilitate Marginal Net Revenue Contribution (MNRC), a quick view of whether a member is profitable by looking at some simple criteria:

Total Loan YTD Interest
Total YTD Fees
Total YTD Dividends
Marg Net Rev Cont. Current Year
Marg Net Rev Cont. Prior Year

Marginal Net Revenue Contribution = $\frac{\text{Total Loan YTD Interest} + \text{Total YTD Fees} - \text{Total YTD Dividends}}{\text{Total YTD Dividends}}$

NOTE: The MNRC value is not completely accurate for 2008, as we have no way to summarize the TOTAL-YTD-FEES by member for 2008. The 2009 MNRC values will be accurate because we start a new year. The prior year MNRC (2008) will be zero for 2009.

CAMS-ii Data Miner includes following fields to facilitate calculations for MNRC:

- Names
 - TotalLoanYtdInterest
 - TotalYtdFees
 - TotalYtdDividends
 - MNRCCurrentYear
 - MNRCPreviousYear

- AccountAgeBalance
 - TotalLoanYtdInterest
 - TotalYtdFees
 - TotalYtdDividends
 - MNRCCurrentYear
- The Wire Transfer Log entries now include CAMS-ii OFAC/FinCEN screening results from the screen that takes place when the wire transfer (both in and out) occurs.
- The system forces the time of 23:59:00 (end of day) for the effective date of a journal voucher. This should eliminate member confusion when the correction appears before the original transaction on statements, Internet Branching, and Member History.
- The Member Services area on the Personal Data Record includes these new fields for IRAs. These are summaries of each IRA contribution type for the member:

Number of Individual	Amount of Individual
Number of Spousal	Amount of Spousal
Number of SEP	Amount of SEP
Number of Divorced	Amount of Divorced
Number of Simple	Amount of Simple
Number of Roth	Amount of Roth
Number of Education	Amount of Education
Number of Roth Conversion	Amount of Roth Conversion

- The Relationship Pricing program can now use CAMS-ii Data Miner to determine eligible members, much like the Cross Sell feature. A special CAMS-ii Data Miner naming convention for these queries (RP-Plan 001, RP-Plan 002, and so forth) keys the update during Batch Processing.

To view a list of members for a particular plan, go to Back Office > Standard > Parameters > Relationship Pricing. Clicking a Plan # reveals a list of members for that particular plan. Relationship Pricing still works the original way as well.

- The location information Hold history for Fiserv ATM/Service center deposits now appears.

Bug Fixes

The following anomalies have been fixed since the last release:

- If you try to change the default number (2) of Co-signers in Loan Detail Maintenance, a 911 error appears.
- When you access a member account and perform a withdrawal from a co-owner's account using the quick offset Check Out function, the member's account number and the co-owner's name appear on the check. This happens when only one check withdrawal occurs using the Quick Offset buttons. With multiple checks out, the member account number and name appear on the check stub.
- For certificates and IRA certificates using Penalty Method A, performing an early withdrawal with a penalty, the penalty should come from the accrued dividends. Part of the system processes as if it were Penalty Method D, and the user must include the dividend as part of the withdrawn amount. Another system function subtracts the dividend as if it from the accrued as it should for Penalty Method A. Now the system processes Penalty Method A instead of Penalty Method D. The penalty amount appears as the dividend to be posted.
- The Dormant Accounts notice process ignored the **Non Transactional Dormant Date** in each member's Personal Data Record. Now the Dormant Accounts notice uses the **Non Transactional Dormant Date**.
- Loan advances for simple open-end loans do not automatically update the credit limit on the loan balance when the advance is done.
- The Transfer-To Permissions allows transfers between the same account and sub.
- Collateral code maintenance does not allow lowercase letters and single-digit numbers.
- The Member Memo Message text box on the Personal Data Maintenance does not allow quotation marks.
- Automatic CAMS-ii Data Miner queries use the computer date for calculating date variables, not the JOBS date.
- Statements show the certificate purchase date even if the renewal date is more recent than the purchase date (Issue 9090). This was a problem with Pay at Maturity type certificates.

Hints and Help

CBS Issue Tracking System

Here are some key points for using the CBS Issue Tracking System:

- Do not place any personal information (member names, account numbers, ATM/Debit/Credit Card numbers, Internet Branching User IDs, and so forth) in the Description or Summary sections of the issue. Use the **Add Note** feature to add information to an issue. You can also create a Wordpad, Notepad, or a PDF document containing the personal information and upload the document using the **Attachments** feature to CBS Support. In either case, please note in the Description field that you have attached information or included it in a Customer Note.
- Use the Issue Tracking System to report all issues that are not an emergency (server or workstation down or locked up).
- Use the Summary section to enter a brief two-to-six word summary of the issue and enter the main/detailed information in the Description section. Please use normal letter case, not all caps.
- Do not expect that every issue will be answered with a phone call. A majority of the issues will be answered via email.
- If the answer to your question is in the CAMS-ii Help, directions to the appropriate CAMS-ii Help topics may be included in the CBS reply.
- Do not combine different types of problems in the same issue (for example, ACH does not post and printer does not print receipts). Please open separate issues.
- Use email only to ask to reopen a resolved/closed issue; otherwise, log in to Issue Tracking and type your follow-on information in the Description section of the issue. The CBS associate assigned to the issue receives notification of your response.
- Check the status of an issue by logging into the Issue Tracking System and opening the issue ... if it is still open or pending. Please do not open another issue asking about the status of an issue, or send an email.

Warnings and Cautions

Adobe® Reader® Updates

Commercial Business Systems Recommends that you do not accept automatic updates of Adobe Reader. Changes to Adobe Reader can affect your printing functions and viewing documents in the Document Retrieval Manager.

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