

# Credit Union Accounting and Management System-ii (CAMS-ii) version 2.8.0

## Preliminary Release Notice

**IMPORTANT:** This release notice is **preliminary** and subject to change before the final software release.

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 2.7.1. It supersedes all other CAMS-ii software versions.

This Release Notice is current as of 05:48:04 PM 10/15/08

**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.
- 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 2.8.0 Release CD. Read the printed *Pre-installation Instructions* for information on accessing the installation instructions that are available on the Release CD.

## Important Notice

**This CAMS-ii release *no longer creates* the G/L posting files in a csv format. If your credit union is using these csv files, please contact CBS support via the CBS Issue Tracking System upon reading this notice.**

## New Features

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

- A *Safe Deposit Box (SDB) system* that allows the management of physical safe deposit boxes within the CAMS-ii environment. The SDB system includes rental payment (over-the-counter and automatic transfer), payment notices, individual SDB management, and a waiting list.

**NOTE:** For more information on the Safe Deposit System, please contact CBS Sales.

- A *CAMS-ii Member Self-Service Kiosk* system that features transfers, withdrawals, and inquiries in a real-time environment.

**NOTE:** For more information on the *CAMS-ii Member Self-Service Kiosk* system, please contact CBS Sales.

- The ability to manually release all ATM credit union deposit holds prior to a particular time (Back Office > Card Services > Batch ATM/Debit Card > Remove ATM Deposit Holds). The system prompts you for a cutoff time. All ATM deposit holds received prior to that time are released.
- Create ACH return files (Back Office > ACH > Processing > Create ACH Returns) works in conjunction with Control-ACH parameter (Back Office > Standard > Parameters) setting, **Create ACH Returns**, that must be set for the proper ACH return file to create the proper return file.
- A new section, **Red Flag Items**, in the Exceptions/Pendings Level Four menu (Back Office > Standard > Exceptions/Pendings ) for **Red Flag** Items: SSN exceptions and New ATM/DEBIT card requests when member address changes surpass a parameter-set threshold.
- A *Manual Fraud Watch List* (Back Office > Standard > Utilities), that allows the credit union staff to *manually* add information about people they receive from law enforcement, other financial institutions, CUNA, and so on, that are suspected of fraud. Some credit unions monitor several fraud blogs and use this information from them. The system checks against this list during New Member Setup and New Non-Member Setup. The system also checks against current members and non-members when entries are added to this list. Along with a warning to the user, all exceptions are placed in the **Red Flag** exceptions list for review.
- Added credit cards to the Collections/Charge Offs program. The system uses the sub account associated with the card found on the Credit Card Control Data screen in the Card Services parameters (Back Office > Standard > Parameters) as a placeholder. This allows the system to use the placeholder loan sub account in the Collections/Charge Offs program.
- Added An OFAC Scanning Compliance Log (Back Office > Standard > OFAC/ FinCEN > OFAC – Compliance Log) that lists mass OFAC and FinCEN scans, on-demand OFAC scans, scans on Member and Non-Member setup, Wire Transfers in and out, and OFAC scans of payee of General Ledger expense checks and teller checks with non-member payees. The log lists events by event names that are explained as follows:

DEMAND	On Demand OFAC scan occurred from the OFAC-On Demand Scanning
LOADFINCEN	The FinCEN file was imported to the CAMS-ii server. A screen check to a third- party drawn the on credit

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MULTITx CHECKOUT	union via Multiple Transactions.
G/L CHECK OUT	A screen check to a third- party drawn the on credit union via a G/L expense check.
WIRE XFER IN	A Multiple Transaction scan of the third party of a wire transfer in.
WIRETRANSFER OUT	A Multiple Transaction scan of the third party of a wire transfer out.
SCANFINMEM	A FinCEN scan of the member database occurred.
SCANFINON	A FinCEN scan of the non-member database occurred.
SCANMEM	An OFAC scan of the member database occurred.
SCANNON	An OFAC scan of the non-member database occurred.
SYNCPLC	A download of the Palestinian Legislative Council (PLC) occurred
SYNCSDN	A download of the Specially Designated Nationals (SDN) list occurred

- Added the Fiserve ISO Shared Service Center (Issuer/Acquirer), AMT/Debit Card Maintenance, and Authorization Link interfaces.
- The CAMS-ii Help has a new topic, CAMS-ii How-To's Quick Links. It contains links to frequently-used topics/issues. It is available in the CAMS-ii Help by clicking the CAMS-ii How-To's chapter.

## Changes

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

- Additional share and draft fields to support reporting accounts with negative balances to the credit bureaus to support enhanced collections/charge-offs. This also allows for tracking negative share and share draft accounts via the Collections system. It also allows for tracking negative share and share draft accounts that can be charged off and tracked via the Charge Off system.
- New fields on the Collections record to facilitate monitoring bankruptcies. These fields are:

**NOTE:** Attorney information must be set up as non-member name/address. The Non-Member Setup screen now has check boxes for the Credit Union attorney and the member's attorney that designate the non-member as an attorney.

- CU Attorney ID
- Borrower Attorney ID
- 341 Meeting Date
- POC Filed Dates
- Amended POC Date
- Discharged Dates
- Reaffirmation Date
- Stay of Action Date
- Confirm Hearing Date

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- Confirmation Date
  - Anticipated Discharge Date
  - MLS Filed Date
  - MLS Hearing Date
  - Relief From Stay Date
  - Case dismissed Date
  - Refer To Date
  - Reinstatement Date
- Added Estimated Usage Information in the New Member Setup to establish the new member's anticipated activity with the credit union. The information appears in the member's Personal Data Record. It may be used later to facilitate "Red Flag" warnings.
- Cash In Amount
  - Cash Out Amount
  - Check In Amount
  - Check Out Amount
  - ACH In Amount
  - ACH Out Amount
  - SVC Count Out
  - Cash In Count
  - Cash Out Count
  - Check In Count
  - Check Out Count
  - ACH In Count
  - ACH Out Count
  - SVC Count In
  - Wire In Amount
  - Wire Out Amount
  - ATM In Amount
  - ATM Out Amount
  - ATM POS Amount
  - Wire In Count
  - Wire Out Count
  - ATM In Count
  - ATM Out Count
  - ATM POS Count
  - SVC In Amount
  - SVC Amount Out
- Added two parameters for wire transfers to Control-Master parameters (Back Office > Standard > Parameters), **Wire In Transaction Code** and **Wire Out Transaction Code**, to assist in monitoring member wire activity for Red Flag.

**IMPORTANT:** Set to the transaction code that your credit union uses for a wire transfer into a member's account for the **Wire In Transaction Code** setting. Set to the transaction code that your credit union uses for a wire transfer out of a member's account for the **Wire Out Transaction Code** setting. The codes can be found at G/L > System Tasks > Interface To CAMS > Edit Current Interface.

- The **Check Hold Days - IN / Method 2 New Mbr Add On** and **Check Hold Days - OUT/ Method 2 New Mbr Add On** parameters (Back Office > Standard > Parameters > Control-Master) continue to function for in-town/out-of-town check hold days for old Check Hold Method 1. They function as additional hold days for new members if you are using the newer method, Check Hold Method 2.

**NOTE:** Check Hold Method 2 allows for more immediate funds availability by placing the holds against other accounts that the member may have, such as certificates and savings. If you are using Check Hold Method 2, and you want to have the system automatically hold check deposits for in-town/out-of-town checks for new members, you should configure the **Check Hold Days - IN / Method 2 New Mbr Add On** and **Check Hold Days - OUT/ Method 2 New Mbr Add On** settings.

- The new Control-Master parameter, **Days To Class Member New For Add On Holds**, sets how long (in days) that the system labels a member as new for the additional holds.

**IMPORTANT:** This setting defaults to 9999. A setting less than 9999 establishes how long (in days) that members are classified as new for the additional check holds.

- The Reset Audio PIN button at Teller > Maintenance changes to **Reset PIN**. It resets the Audio Teller PIN and the Kiosk PIN if the credit union is licensed for *CAMS-ii Member Self-Service Kiosk*.
- Added check digit support for Modulus 9 (method 9).
- Added a way to rotate photo ID image to accommodate under- 21 drivers licenses that are in a “portrait” orientation.
- Teller ID Maintenance (Back Office > Standard > Parameters) has a new setting, **Transaction Out Limit**, that limits the amount of a Cash Out or Check Out transaction that a teller can perform. It requires a Teller Override Authority to allow a Check Out or Cash Out transaction that exceeds the **Transaction Out Limit** setting.

**IMPORTANT:** The default for this setting is 9999999999999999.99. If you want tellers to have limits, you must set each Teller ID individually

- Added two new fields on Loan Data Records for tracking titles and Uniform Commercial Code (UCC) documentation, **Title/UCC Application Date** and **Title/UCC Received Date**.
- Added **Date of Last Address Change**, **Address Changes MTD**, and **Address Changes YTD** read-only fields in the Personal Data Record to track the number of address changes in support of Red Flag initiatives.
- Added two new Control-Master parameters (Back Office > Standard > Parameters), **Address Change Limit MTD** and **Address Change Limit YTD**, that control how many address changes can occur within the month and address changes can occur during the year, respectively, or new ATM/Debit or Credit Cards before the system flags it as a suspicious activity for the Red Flag.

**IMPORTANT:** The **Address Change Limit** setting defaults to 1, meaning that a red flag is identified for new ATM/Debit cards or credit cards set up during the month of an address change.

**IMPORTANT:** The **Address Change Limit YTD** setting defaults to 2, meaning that a red flag is identified for new ATM/Debit cards or credit cards after the second address change during the year.

- Added Control-Master parameter (Back Office > Standard > Parameters), **Address Change Within Days**, to alert you to address changes within a certain number of days to support the Red Flag Identity Theft program.
- Certificate disclosures now have form fields for the beneficiary name information: BENEFICIARY-FIRST NAME, BENEFICIARY-MIDDLE INITIAL, BENEFICIARY-LAST NAME, BENEFICIARY-FULL NAME, and BENEFICIARY-FULL DETAILS. These certificate disclosures are available at Back Office > Standard > Parameters > Forms/Letters/Documents.
- When you add beneficiaries to an account, the percentages automatically compute equally if you do not enter a percentage. Leave the field blank, or type 0 (zero) for automatic calculation.
- Added a new setting in the Co-Owner section in account maintenance, **Show On IB**, that prevents the co-owner information from appearing on the Internet Branching (IB) site. The co-owner, however, still automatically appears in the Internet Branching Transfer-To Permissions for the

Internet Branching site.

- Added a **CBI Address Indicator** drop-down list to the Personal Data Record that provides the various Metro 2 credit bureau reporting codes for reporting to credit bureaus. The Metro 2 codes are:

Y = Known to be address of primary consumer

N = Not confirmed address

B = Business address — not consumer's residence

U = Non-deliverable address/Returned mail

D = Data reporter's default address

M = Military Address

S = Secondary Address

P = Bill Payer Service — not consumer's residence

<blank> = Not available or unknown

C = Confirmed/Verified Address

**NOTE:** This release initializes this setting to Y.

- Added an **Address Change Confirmed?** check box to the Personal Data Record that, when selected, indicates that the address change has been confirmed by credit union staff.
- Added a **Date of Death** text box to the Personal Data Record. A **0** (zero) setting indicates that the member is alive. A date indicates that the member is deceased, and it changes the freeze code and a member message. The member message does not clear without a comment from the teller, providing an audit trail of the action.
- For those credit unions licensed for the *CAMS-ii Member Self-Service Kiosk* system, added two read-only fields, **Kiosk Use MTD** and **Kiosk Use YTD**, to record month-to-date and year-to-date kiosk use, respectively.
- Added to the G/L Trial Balance an option to include a running balance in the report. The running balance represents the G/L account balance after each transaction. For example, a G/L account has a beginning debit balance of \$1,000, and a \$100 credit posts against the account. This results in a running balance of \$900. Next, a \$50 debit posts against the account. This results in a running balance of \$950, and so on.
- The program that produces the daily check register report during the end-of-day batch processing cycle has been re-positioned from the beginning of the current-day batch processing to the end of the current-day batch processing cycle. This change fixes an issue where automated checks (audio withdrawal checks, certificate dividend checks, IRA distribution checks, and so on) were not appearing on the daily check register.
- Added two settings in the Loan Control Parameters (Back Office > Standard > Parameters > Control-Loans), **Mortgage Min Late Charge** and **Mortgage Max Late Charge**,
- The daily BSA section of the Excess Deposits and Withdrawals report (CU\$EXDEPWD) has an additional section for structured transactions that includes co-owned account activity. The information is listed by social security number to include members who may have multiple base

account numbers (99 accounts) in the credit union.

- You can now double-click the company ID field in the Add function of ACH stop payments to see a pop-up screen with a list of the ACH debits for the member account. You can click on an item in the list and the system locates the required information for the stop payment.

**NOTE:** Many of the entries for company IDs may appear because some vendors use one company ID for a myriad of companies. Also, one company name may have several unique company IDs.

**IMPORTANT:** Pop-up blockers may prevent the list from appearing. Make sure that you deactivated any pop-up blockers if the list does not appear.

- In the Control-IRA parameters (Back Office > Standard > Parameters) added settings to accommodate Catchup Contributions for age 50 and over contributors for IRAs. They are listed with an **Over 50** notation.
- Added **Notes**, **Due Date**, and **Phone Number** fields to the online bill payment setup screen in Internet Branching.
- Added a new column after **Requested Amount** for **Approved Amount** on the Member Balances screen where the pending/approved loan applications appear.
- Added the ability for members to view images of on-us checks cleared from their own checking accounts on the Internet Branching site. Requires the use of CAMS-ii Tell-Scan.
- In ATM/debit card setup, a comma in the last name field causes a problem with the Fiserve card ordering, so CBS has changed the data submission to Fiserve to accommodate this.
- Added a **New IRA Defaults** section to the Control-IRA parameters (Back Office > Standard > Parameters).
- Added **Proposed Loan Rate** and **Proposed Loan Term** fields to the Loan Application screen.
- Added a page-break capability to the certificate disclosure message area.
- Added Automated draft returns for Southeast Corporate Credit Union.
- Added a section to the Overdraft Privilege Report (CU\$ODPEXP) that lists the accounts that have been automatically marked with an X in the **Overdraft Privilege Status** setting based on the **ODP Days Delinq Before Disabled** setting.

## Enhancements for Red Flag Identity Theft Measures

The Red Flag rules are intended to help financial services firms protect consumers' identities. The goal of the rule is to *flag* attempted and actual identity theft early, thereby reducing the consequences associated with identity theft.

This how CAMS-ii helps you comply with the rule:

There is a new section, Red Alert Items, in the Exceptions/Pendings Level Four menu (Back Office > Standard > Exceptions/Pendings ) for **Red Flag** Items.

CAMS-ii identifies new members whose social security number (SSN) does not meet minimum validity checks:

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- None of the three SSN segments can be all zeroes:
  - Area (first three digits) ex. 000-12-1234
  - Group (middle two digits) ex. 123-00-1234
  - Serial (last four four digits) ex. 123-45-0000
- The Area has to be less than 800
- The Social security number cannot be 078-05-1120 because this was used on sample social security cards in wallets back in the 1940's and 50's.

CAMS-ii tracks the number of month-to-date and year-to-date address changes. It also provides the credit union with parameters to notify when excessive changes for these events occur:

- New ATM/Debit card ordered/setup.
- Credit union receives a new credit card record for the member

CAMS-ii compares the member's address in the credit report with the member's address on record at the credit union. The system flags members whose city, state or zip codes differ or if there are more than two (2) tokens of street address that do not match.

CBS has added a field, **CBI Address Indicator**, on the Personal Data records to report to credit bureaus that the credit union has verified the member's address.

Manual Fraud Watch List (Back Office > Standard > Utilities) that allows the credit union staff to *manually* add information about people they receive from law enforcement, other financial institutions, CUNA, and so on, that are suspected of fraud. Some credit unions monitor several fraud blogs and use this information from them. The system checks against this list during New Member Setup and New Non-Member Setup. The system also checks against current members and non-members when entries are added to this list. Along with a warning to the user, all exceptions are placed in the **Red Flag** exceptions list for review.

For those Credit Unions licensed for CAMS-ii credit bureau inquiries, CAMS-ii checks the address on the credit report against the member's address in the personal data record. If the addresses do not match, the system produces a warning and generates a Red Flag exception.

Members can designate expected monthly activity to the credit union for inclusion on the member Personal Data Record. This information can be entered on new member setup or added/changed later via file maintenance. The system tracks daily activity in these categories and create monthly summaries that can be compared against the member's expected activity to flag possible problems. The items tracked are listed in the Changes section.

**NOTE:** The automatic comparison and exception logging is not in the system yet. Just the tracking, as credit unions currently do not have the members' estimated values in the system.

## Bug Fixes

The following anomalies have been fixed:

- Dormant notices do not follow the same rules as the dormant accounts report.

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- Loan journal voucher for payment adjustment is working backwards as far as increase/decrease.
- During setup for a non-primary/secondary person for an ATM/Debit card, the program does not set up the correct information for the secondary card.
- For Credit Unions that use the premature certificate penalty that is deducted from accrued dividends, the dividend posts, but the penalty transaction does not subtract the penalty from the balance or in the General Ledger.
- On new loan setup, and possibly other new account setups, if there are no more sub account numbers available for the member, the system allows setup to continue with a 00 sub.
- The system does not always ask for new member membership fee when CAMS-ii is configured to charge it.

## **Trademarks**

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