

Credit Union Accounting and Management System-ii

(CAMS-ii) version 2.9.0

Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 2.8.0. It supersedes all other CAMS-ii software versions.

This Release Notice is current as of 06:02:12 PM 11/25/08

This is the CAMS-ii Year-End Release for 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.
- 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.

Table of Contents

Installation Information.....	1
Important Notes for this Release.....	2
New Features.....	2
Changes.....	3
Bugs.....	6
Other Issues.....	7

Installation Information

If you received a Release CD, read the installation instructions on the CAMS-ii version 2.9.0 Release CD. Read the printed *Pre-installation Instructions* for information on accessing the installation instructions that are available on the Release CD.

Important Notes for this Release

Please give special attention to these items:

- The Control-Master parameters (Back Office > Standard > Parameters > Control-Master) includes a new section, **IRS Tax Info Data**, that you must fill out *completely* BEFORE you generate any IRS data or form in CAMS-ii. *Please see the Changes section for more about this change.*

New Features

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

- *Added support for IRS Form 1099-Misc for G/L vendors to begin with the 2009 tax year. The General Ledger **Payee\Vendor Maintenance** screen (G/L > Maintenance > Payees \Vendors) has new fields to tell the system that the IRS Form 1099 is required and to support the automatic recording of various expenses. These fields are tracked at the time expense checks are entered for the vendor.*

NOTE: You can make manual entries to the fields listed below in the General Ledger **Payee\Vendor Maintenance** screen (G/L > Maintenance > Payees \Vendors) to the Payee Vendor accounts to generate IRS Form 1099-Misc for them for the 2008 tax year.

- DRAFT
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- Federal Tax ID Number
 - Vendor Requires 1099 MISC
 - Rents Received (1)
 - Royalties Received (2)
 - Other Income Received (3)
 - Federal Tax Withheld (4)
 - Fish Boat Proceeds Received (5)
 - Medical Payments Received (6)
 - Non-Employee Compensation Received (7)
 - Substitute Payments Received (8)
 - Crop Insurance Proceeds Received (A)
 - Golden Parachute Payments Received (B)
 - Attorney Fees Received (C)
 - 409A Deferrals (D)
 - 409A Income Received (E)

- *Added Transfer-To Permissions for credit unions licensed for Self-Service Kiosks. These Transfer-To Permissions use the existing Internet Branching Transfer-To Permissions in the member Personal Data Record.*
- *Internet branching allows scheduling a future transfer for more than the currently available balance on the transfer-from account.*

- *The overall total for IRA FMV (Fair Market Value) appears on year-end member statements for those members that have IRAs.*
- *Added the ability to use a signature pad to sign all fillable PDF forms that have a signature area. Contact CBS sales if you are interested in this feature for specific forms.*
- *Added new Fillable PDF for Other Documents as **Third Party PDF Forms** and enhance the Member Functions > Maintenance >Other Documents to display these forms. This allows other forms from vendors such as CUNA Mutual for Membership forms, and so on, to be accessed, automatically filled, data entered, printed, and saved in the Document Retrieval Manager.*
- *Added Remote Authorization (Back Office > Standard > Utilities > Remote Authorization). This feature allows the credit union staff that have Teller Override Authority to authorize teller overrides from their CAMS-ii workstation or via the telephone.*
- *Updated the CAMS-ii iMobile product with all the fixes/updates since the first of the year. The iMobile solution allows your members to access Internet Branching using any Internet Browser-enabled cell phone. In addition, we have a solution for credit union managers/employees to access the credit union CAMS-ii system via the Apple® iPhone™ and/or Apple® iPod® Touch. If interested in any of the CAMS-ii iMobile solutions, please contact CBS Sales.*

Changes

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

- Added an IRS Tax Info Data section in the Control-Master parameters (Back Office > Standard > Parameters > Control-Master) that includes the following:

NOTE: Some of these fields already existed. They were moved to consolidate them with the new fields.

- Credit Union Federal ID#
 - IRS Transmitter Code (TCC)
 - 1099 Minimum For Reporting
 - Contact Name
 - Contact Email Address
 - Contact Phone Number
- Added **Reset Password Last Date**, **Reset Password Last Time**, **Reset Password MTD**, and **Reset Password YTD** counters to the Internet Branching section of the Personal Data Record. These are additional indicators of possible illicit activity to assist you with administering your

Red Flag Identity Theft program. It helps track when members contact different credit union personnel to request a password reset, or when they send their requests to the credit union via multiple methods (e-mail, voice mail, direct calls, and so on). This allows the credit union personnel to see that a password change has already occurred.

- Added Current Employer and Previous Employer information in a new Employment Information section in the Personal Data Record to assist with your administration of your Red Flag Identity Theft program.
- Added **Date of Last Phone # Change** as a read-only item in the Member Services section of the Personal Data Record to assist with your administration of your Red Flag Identity Theft program.
- The draft number now appears on the printable version of Internet Branching draft histories
- The File Maintenance Log now includes the deletion process and card renumbering for an ATM/Debit card.
- The File Maintenance Log now includes file maintenance processes for pledges and cosigners.
- Changing the status of a loan to 'D' (closed) did not change the loan closed date. Now when the status is changed to 'D' the loan closed date automatically sets to current date. This facilitates updating the Internet Branching site for closed loans.
- Implemented system changes to comply with IRS reporting changes for the 2008 tax year.
- Member Shares in Excess report of (CU\$EX100) checks for share balances in excess of \$250K and for \$100K to meet NCUA requirements of CALL 5300 report.
- Because of problems encountered with zeros in account numbers, this release:
 - Fixes New Member Setup to ensure that the system does not create a zero base account number.
 - Fixes new non-member setup to ensure that the system does not create a zero SSN record.
 - Runs a fix program to delete zero base name records, non-member records, share records, and loan records. Bypasses any account with non-zero balances.
 - Changes the name/share/loan validation to list any account with a zero base as an error.
- Added a report to Cardholder validate/import to show the total number of cards imported and list any cards that have bad member account numbers. This aids in correcting the member account numbers via Fidelity's product.
- Added a property, **member_search_surname_letters**, to control new multiple transaction feature for surname validation This property parameter activates an additional field that

appears above the account number field on the common area of the Member screens for entering the first two letters of the member's last name to help validate that the correct member information has been retrieved.

NOTE: Contact CBS Support via the Issue Tracking System for help setting this property.

- Added the OFAC scan that occurs at Member Setup and Non-Member Setup in the OFAC Compliance Log.
- The system now immediately updates the Personal Data Record to reflect the date and results of the OFAC scan that occurs on Member Setup.

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Bugs

The following anomalies have been fixed since the last release:

- When an account has holds on it at the same instant in time that it has charges, multiple holds appear on the Member History screen.
- Withdrawals from IRA certificates that assess a penalty from accrued dividends include the penalty amount in the record withdrawals fields for the IRS Form1099R.
- The system does not calculate the correct new Certificate anniversary date from the leap year date of 02/29/2008.
- The ATM posting program does not set the correct eAlert triggers.
- Check Reconciliation does not process the records for Service Center checks correctly.
- When adding a new Teller ID, after clicking **Menu Security** and then **Previous**, another Teller ID Maintenance screen for a different teller appears.
- When renewing a Pay at Maturity certificate, the system does not always calculate the new Maturity Value.
- When the running balances for accounts on the Internet Branching site go to zero at any time, the recalculation program fails to work for subsequent transactions and balances.
- The Internet Branching (IB) allows a withdrawal from a line-of-credit loan, providing a confirmation number, but CAMS-ii disallows the withdrawal. It appears as an IB exception with the reason "Invalid Account Withdrawal."
- The IB site allows a member to make an advance on a loan for which the member is a co-signer, but CAMS-ii treats the transactions as an exception.
- For the Secure Document Delivery System, the eDocument statement package always puts the Statement Disclosure first, regardless of where it is in the package sequence. The other documents are ordered correctly.
- Some fee transactions are removed by the history transaction purge for loans, but it does not change the beginning history balance.
- The functionality for tracking negative balances introduced in the CAMS-ii 2.8.0 release does not always work.
- The wire transfer log repeats the same member name information on each log entry.

- Projected membership fees are too high on the Account Summary Recap because closed 99 accounts are not excluded from the projected membership fees calculation.
- The ACH Pending listing in Member Balances displays the same item two or three times.
- Multiple Transactions is not recognizing the freeze code on an 'on-us' account.
- When checks are scanned and matched with outstanding eDeposits, the system does not always match each deposit to a unique eDeposit record.
- ATM card maintenance sometimes creates additional card with a 99 issue number or a zero issue number.
- When performing an "on-us" share draft transaction via member draft on the member's account and a share withdrawal at the same time, if the "on us" check activates overdraft protection from the 99 savings account, the share account balance does not reflect the transfer of the amount of the overdraft protection. This allows you to take the savings account below minimum or even negative without a teller override warning that the account is going negative.

Other Issues

The following explains features and issues from previous releases and other CBS Support -related items:

- The CAMS-ii Help includes an updated Year-End Checklist at CAMS-ii How-To's > Back Office > Year-End Checklist.
- The CAMS-ii 2.8.0 release added some more information to the BSA section of the Excessive Deposits and Withdrawals Report (CU\$EXPDEPWD) that has increased the number of members included in the report. The names remain on for the length of time set in the **Secondary Cash Transaction To Report** parameter in the Control-Master parameters (Back Office > Standard > Parameters > Control-Master).
- For those credit unions using IRA certificates or shares ... CAMS-ii Release 2.8.0 added **over 50** Maximum Yearly Contribution parameter settings in the Control-IRA parameters (Back Office > Standard > Parameters > Control-IRA). The 2.8.0 release set the over 50 contribution settings to 0.00. These settings must be reset to the legal limits by IRA type; otherwise, your members that are age 50 and over will not be allowed to make any further contributions to their IRA shares and certificates. This includes distributions to the IRA shares and certificates.
- Please help us speed up the Support process! When you leave a voice mail on the support phone line or enter an issue to the Issue Tracking System, please tell us exactly what your questions are, or type the exact question in the Description section of the issue. Please don't leave a message or type, "I have a question about ..." If the issue involves a member account, please give us the account number, or the Internet Branching User ID, as appropriate. This will

help us provide you with better customer support.

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