Credit Union Accounting and Management System-ii

(CAMS-ii) version 3.0.0

Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 2.9.0. It supersedes all other CAMS-ii software versions.

This Release Notice is current as of 10:54:13 AM 02/06/09

Table of Contents

Important Notes for this Release....1
New Features....2
Changes....4
Bugs....7
Other Issues....8

Important Notes for this Release

Please give special attention to these items:

- There are four new settings in the Control-Drafts parameters (Back Office. Standard > Parameters): **Allow ODP ACH**, **Allow ODP ATM**, **Allow ODP Drafts**, and **Allow ODP POS Debit**. By default, they are selected, meaning that all of the four options are selected when you set up a new draft account. You must go to the Control-Drafts parameters to de-select any or all of these options as defaults for all new draft account setups, instead of de-selecting them in the draft data record after establishing each new draft account as in previous releases.

  NOTE: You can still change settings for individual members once the draft account is set up by file maintaining the draft record for the member.

- Check the new setting, **Number of Negative Days Before Transfer to Collections**, in the Control-Master parameters (Back Office > Standard > Parameters) to ensure that it set to your credit union's specifications. See the Changes section for more on the **Number of Negative Days Before Transfer to Collections** setting.

New Features

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

- *Enhanced Overdraft Privilege (ODP) to flag authorization holds to identify* whether real money was used or ODP money was used to authorize.
  - **1 – Charge ODP Regardless of Preauth Status** -The ODP charge is determined by the balance available at the time the transaction is actually processed.
  - **2 – Charge ODP Depending upon Preauth Status** - The system charges the ODP Fee if it used ODP to authorize the transaction -- regardless of the actual account available balance when the transaction is processed. For example, if ODP was used to authorize the hold, but the member has a million dollar balance at the time the transaction is processed, the ODP charge is still assessed.
- *Enhanced the ODP Daily Cap feature* to add an **ODP Cap Method** setting in the Control-Drafts parameters (Back Office > Standard > Parameters) with two methods:
  - **1 – Deny Transactions** denies any transactions in excess of the ODP Daily Cap Setting using available ODP.

    IMPORTANT: This is how the system worked prior to this release, and it is the default setting for this release.
  - **2 – Allow transaction without fee** processes the transactions that surpass the ODP Cap setting without fee. The account must have ODP available for Method 2 to be in effect.
- *Added ACH Company ID Templates to ACH Company ID Maintenance*. This allows you to maintain ACH by providing a template for company information that constantly changes its Entry Description field in the ACH file.
- *Added a YTD Dividends Earned and Interest Paid section to the Member Balances screen.* This provides a quick reference for dividend/interest information for all accounts that pay dividends.
- *Added an interface to Advanced Fraud Solutions* that allows credit unions licensed for the CBS TellScan product to immediately send scanned share draft information (MICR) to Advanced Fraud Solutions to check for any fraudulent activity on the routing and transit number and/or account number. For further information on this product and/or the CBS TellScan product, please contact CBS Sales.
- *Added a new share draft product*, *Reward Checking*, that rewards members with increased dividends and/or refunding of ATM surcharges for meeting a wide variety of monthly requirements. You can tailor these requirements to structure a program to meet your credit union. For further information on Reward Checking, please contact CBS Sales.

- *Added the following security updates*:
  - Teller Override dialog to CAMS-ii Data Miner exports.
  - Teller Override dialog to downloads to the CAMS-ii Transfer Folder (Back Office > Standard > Utilities).
  - Added a new log, the CAMS-ii Access Log to Back Office > Standard > Utilities > CAMS-ii Access Log. It logs:
    - CAMS-ii Data Miner queries
    - Downloads from the CAMS-ii Transfer Folder (Teller ID, date, time, file name)
    - Document Retrieval Manager document access
    - Every CAMS-ii button selection for each teller. This allows the credit union administrator to review exactly what a user has done and to which accounts they had access. Includes the detail Document Retrieval Manager log entries in log viewing, and it also includes member base and sub for member-related items.

NOTE: The system maintains CAMS-ii Access Log entries for 32 days by default.

Changes

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

- Made the necessary changes to support the Real-Time for Fuel program in support of VISA issuers and processors.

- Added a new field to the share record, **Date Account Closed**, that carries the actual date that the account was closed. These events trigger the date to populate this field:

    - When the user requests to close the account from Multiple Transactions

    - When the user changes the status to a **D-Closed** via file maintenance in the share record.

  NOTE: When the account status is changed to anything other than a **D-Closed**, the date clears. The Closed Accounts report uses this date in its processing. This release initializes this field to zero if the share account status is not **D-Closed**. If the status is **D-Closed**, the later of the last transaction date or the last maintenance date populates **Date Account Closed.**

- Added a new setting, **Number of Negative Days Before Transfer to Collections**, to Control-Master parameters (Back Office > Standard > Parameters). This setting controls the number of days before negative shares/drafts are placed into collections. It is initialized to be the same as the **Number of Days Delinquent Before Transfer to Collections** on the Control-Loans parameter (Back Office >Standard > Parameters).

- Added four settings to the Control-Drafts parameters (Back Office. Standard > Parameters) -- **Allow ODP ACH**, **Allow ODP ATM**, **Allow ODP Drafts**, and **Allow ODP POS Debit** – that, when selected, become the default settings for ODP (Overdraft Privilege) for share draft accounts.

- Added a parameter, **Assess Flat Usage Fee**, to ATM (Card Services) parameters (Back Office > Standard > Parameters > Card Services) to activate monthly ATM flat usage charges.

- Added pre-note information (zero/minimal amount transaction information used for testing new ACH transactions) in the Member History, Internet Branching, and member statements as another transaction. This allows the member to see new transactions that are about to originate via ACH and to help the member detect possible fraudulent activity.

- Added more filters to ACH Company ID Maintenance (Back Office > ACH > Processing > Company ID Maintenance) to help search for company IDs.

- A Red Flag function tracks new Member and new Non-Member Setup so that when the system registers more than a CAMS-ii Property-controlled number of the same home phone number, **phone_home_use_thresh**; cell phone number, **phone_cell_use_thresh**; or address, **address_use_thresh**, a Red Flag Exception appears. **NOTE:** The default setting is 10.

- When performing the ACH company maintenance where we are working with the 'unknown' type, the next unknown company now automatically appears when a company is changed.
- Enhanced Loan Maintenance so that if the loan with an automatic distribution has changes to the payment amount, the system prompts user to consider whether the change should also be made to the distribution. The distribution change appears as a file maintenance change by the user in the File Maintenance Log.
- Added **Date of Last Credit Inquiry** text box to the Personal Data Record.
- ACH Workfile Maintenance now includes the member draft ID with check digit when searching along with the other account information that appears.
- Added a Print link to the Member Charge Off History to create a printer-friendly history, making it easier to print Member Charge Off History.
- Made some changes to the return codes for draft returns to Palmetto.

Return Code Description	**Old Code**	**New Code**
Unauthorized signature	38	98
Bad account (unable to locate)	36	32

- If a teller is still logged in to CAMS-ii at one workstation and the teller tries to log in using the same Teller ID and Password at a different workstation, the system queries the teller during login if they want to have the system log them off from the other terminal. This saves the teller from going to another location to log off the other workstation.
- Added the aggregate total for YTD Dividends or YTD Interest to the Member Balances screen.
- Added an Event Labels filter to OFAC Compliance Log (Back Office > Standard > OFAC/FinCEN) that allows you to filter by OFAC or FinCEN event. This allows you to check for the last time a FinCEN scan occurred, for example.
- Removed the Last Calculation Date on the Estimated Dividend Rates Maintenance screen as it is not used in the calculation.
- Enhanced the system to prompt for the CBI special comment codes when an account is charged off.
- Added validation support for ITINs: an ITIN (Individual Taxpayer Identification Number) is a taxpayer identification number that starts with a 9 and has 70-88 in the fourth-fifth digits and is formatted like an SSN. When entered in New Member Setup or Non-Member Setup, the system reports an error, but it does not prevent you from entering the data.
- The Hold history and Regular hold displays note whether the system used ODP for the authorization holds.

- Certificate renewal notices now use the renewal date for the purchase date. The purchase date on the certificate is the *original* purchase date.

- Added a new field for driver's license number to the Manual Fraud List (Back Office > Standard > Utilities). Enhance New Member/Non-Member Setup to check for full/partial SSN and the driver's license, if available, and the member or non-member name.

- The Daily Teller Register Report request (Back Office > Standard > Reports > Transactions - Daily > Daily Register) has a Chronological Order check box in the Transactions -Daily (Register) screen. This gives you the option to print the register so that the transactions appear in chronological order, by teller.

- Changed Document Retrieval Manager report names that begin with the word *Print* to make it easier to locate certain reports such as Print Check Register. For eaxmple:

Old Report Name	**New Report Name**
Print Collateral Codes/Descriptions	Collateral Codes/Descriptions
Print Comparative Listing	Comparative Listing
Print Dividend Rate Tables	Dividend Rate Tables
Print File Maintenance Report	File Maintenance Report
Print Member Messages	Member Messages
Print Proof List – (Various IRS Form Numbers)	Proof List – (Various IRS Form Numbers)

Bugs

The following anomalies have been fixed since the last release:

- If a member has a legitimate birthday message, but you click the **Accept** a second time when you go to another member, the previous member's birthday message appears.
- When saving a fillable CTR form, the form appears in the Document Retrieval Manager without the data entered.
- When scanning multiple checks to a make deposit via Acquirer Shared Branching, the deposit amount is correct on the Deposit screen, but funds remaining shows -0.00. Also, the Submit button does not appear so you can finish the transaction.
- Once you make changes to the Tellers Menu security, it was not being reflected in the report created by the Teller Menu Access List (Back Office > Standard > Utilities).
- Beneficiaries appear as co-owners on member statements.
- The Internet User ID notice is still being created despite the blank text block for the notice in Message Narratives (Back Office > Standard > Parameters).
- The system charges the flat fee even if the ATM card is inactive.
- When the system generates a suspicious activity report (SAR), all of the information is not being transferred to the SAR fields correctly: The last digit of the EIN is left off; the SSAN transfers incorrectly; the phone number field does not transfer; and the driver's license number field does not transfer.
- When a member makes a payment on a delinquent loan and the check returns as NSF, the system reverses the payment from the loan. However, the payment remains on the quarterly collected column on the monthly collections register.
- Transactions that have been reversed by the Transaction Wizard appear in the daily excessive deposit/withdrawal reporting when they should not.
- Some of the ATM/Debit real-time interfaces did not honor the ATM and POS ODP flags on the member records.
- The Charge Off system does not move the Account Status field to the CBI export record, and the CBI account status is not moved/set up correctly on charge off record.

- Charge Off Maintenance does not allow for a minus sign in the balance field with shares.

- Loan-related fields appear on the Charge Off Maintenance screen when it is a share account that has been charged off.

- The Beacon Score breakdown (credit available) and Delinquent Days breakdown (credit available) totals in the Account Summary Recap do not match with the main section.

- The PDF signature process uses an excessive amount of memory.

Other Issues

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

Tips for Using the CBS Issue Tracking System

- With the activation of the Issue Tracking System, CBS Supports no longer accepts e-mails for support inquiries and issues -- except a request to re-open an issue. Also, please do not send e-mails to individual CBS Support Representatives. This may delay an answer to your question because the individual support representatives may be away from their e-mail. Submitting a question or issue to the Issue Tracking System makes your question/issue available to the entire CBS Support Center immediately.

- Please do not type long explanations of a problem in the Summary section of the Issue Tracking System. Place a BRIEF summary of the issue, like the subject of an e-mail, in the Summary section. Use the Description section for the detailed explanation: who, what, when where, why, and how.

- Many times credit unions submit a new issue to inquire on the status of a pending issue affecting them. Please do not open a new issue in this case. Check the pending issue by logging in to the Issue Tracking System. There may be a status update. If you have a follow-up question about that issue, please type it in the Description section for that issue.

- Credit Union staff members must have an e-mail address before they can be registered in the CBS Issue Tracking System. Requests to register a staff member for the CBS Issue tracking System should be submitted via the Issue Tracking System by a member of the credit union management. The requests must include the staff member's e-mail address, phone number, and branch (if applicable).

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