

Credit Union Accounting and Management System-ii

(CAMS-ii) version 3.1.0

DRAFT Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 3.0.0. It supersedes all other CAMS-ii software versions.

This Release Notice is current as of 10:56:15 AM 06/05/09

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Important Notes for this Release

Please give special attention to these items:

- When you complete a Journal Voucher, you must now select either the **Increase** or **Decrease** option button. Neither button is set as a default.
- CBS has added menu security to some CAMS-ii Data Miner functions and all saved queries. Go to the [Changes](#) section to read more about this change.
- Full cash denomination tracking and vault teller support is now available in this release. A Cash Detail Log (Teller > Balancing > Cash Detail Log) has been added.
- You may notice an increase in Red Flag Exceptions (Back Office > Standard > Exceptions\Pendings > Red Flag Items) with the Error Message, Member Account Needs Review and Short Description beginning with Deviation. Go to the end of the [New Features](#) section to read more about this change.

New Features

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

- Credit unions licensed for Internet Branching can now limit the amount of a single bill payment transaction. **NOTE:** Contact CBS Support to activate this feature.
- Added a **Forgot Password?** button on the Internet Branching Login screen. The Internet Branch prompts you with a security question to check your identity. The Internet Branch sends a new password via e-mail to the member's e-mail address that is registered in the Personal Data Record. **NOTE:** Contact CBS Support to activate this feature.
- Added a new Control-Shares parameter (Back Office > Standard > Parameters > Control> Shares), **Minimum Share Balance-Business**. This provides a minimum share account balance for business accounts.
- Added new Control-Drafts parameter (Back Office > Standard > Parameters > Control-Drafts), **Charge NSF For On-U's Check**, that determines whether to charge NSF for On-U's checks when these checks are presented over the counter.
- Added a new Control-Loans parameter (Back Office > Standard > Parameters), **Days Delinquent Before No Insurance**, to meet CUNA Mutual requirements to invalidate member pay insurance for loans that are greater than 90 days delinquent. Loans that exceed this parameter setting appear in Batch Exceptions (Back Office > Standard > Exceptions/Pendings > Batch/Bulk). The number of days in the **# of Days Delinquent setting** in Loan Data record triggers the delinquency.
NOTE: At installation of this release, the **Days Delinquent Before No Insurance** setting is 0 (zero), which means no checking is to be performed.
- Enhanced the CUSC and Fiserv Shared Branching interfaces to support new New Generation Network (NGN) format version 1.10.
- Added support for OFAC/FINCEN scan of ACH Cross-Border Items (CBR/PBR/IAT). It adds a new Event Label, ACHIAT, for the OFAC Compliance Log (Back Office > Standard > OFAC/FinCEN > OFAC Compliance Log) to report scans on ACH cross-border items. In addition, the OFAC Exceptions Processing screen for ACH cross-border items has an Addendum text box with the text of the ACH transaction in the IAT format.
- For credit unions that use Branch Accounting, added a system property, **member_setup_default2_teller_branch**, that automatically sets the default branch for the new member or non-member based on the branch identifier of the Teller ID performing the setup. For example: Teller 0201, who performed the member setup, is located at a branch office. The system recognizes the "2" in the Teller ID as a teller from a branch office, it automatically assigns that branch office as the member/non-member's home branch.

- Added a system property, **member_show_ytd_dividends**, to control whether the YTD Dividends Earned and Interest Paid dividend section appears in Member Balances. **NOTE:** This property also controls whether previous YTD DIV information appears.
- New Member Setup now includes the Employer Information for completion.
- Added an Employers Lookup accessed by double-clicking the **Current Employer's Identification and Record Seq#** text box in the Employment Information section of the Personal Data Record or during New Member Setup. You can also click **Add New Employer** on the Employers Lookup to add a new employer to Employers List Maintenance (Back Office > Standard > Utilities > Employers List Maint.)
- In Internet Branching (IB) after a user logs in, the number of times the member has logged in for the month appears under the line that shows the last log in time. **NOTE:** This provides another security check for the IB user.
- ATM/Debit card parameter (Back Office > Standard > Parameters > Card Services), **Delinq Days B4 Disabling**, for days delinquent to disable ATM/Debit card. The system appends – DELQ to the memo field of the card to allow tracking of the reason for disabling the card. **NOTE:** This parameter defaults to 0 (zero) for this release, which means no checking is to be performed.
- Added a CAMS-ii data table, **address_variations**, to clarify abbreviations as they can deviate and cause exceptions. For example: The account information in CAMS-ii uses the abbreviation MT in the address; however, the credit bureau information uses *Mount*. Therefore the difference—even though it means the same thing--creates a Red Flag exception item.
- Incoming ACH transactions for G/L can now post automatically to the G/L if the G/L account exists, and it creates a 370 (Accounting Activity-Pending Review) transaction. If the G/L account does not exist, the transaction passes to ACH Exceptions (Back Office > Standard > Exceptions/Pendings).
- Added enhanced cash in/out function for teller operations that allows tellers to enter cash in or cash out by denomination by dollar or by count. This applies to:
 - Cash functions in Multiple Transactions
 - Cash function in Journal Vouchers
 - Cash Drawer Advances In and Out
- Added a Cash Detail Log (Teller > Balancing > Cash Detail Log) that has Printer Formatted link, and various filters for date range, Teller, Account Number, and Cash Denominations.
- Cash Drawer In/Out receipts show cash denomination information if the system is set in denomination tracking mode.

- Controlling CAMS-ii System Properties for Cash Detail Denomination Tracking:

- multitx_cash_detail_default Controls the credit union default method of counting cash. By Count = 1, By Dollar= 2
 - multitx_use_cash_detail Does CU use cash detail accounting? Y=Yes, N=No. This is the overall control for tracking and balancing cash by denominations.
 - multitx_cashout_bill_skip_denoms Designates a list of bill denominations not to consider in automatic calculations for cash dispensing. Example: 100,50,2
 - multitx_cashout_coin_skip_denoms Designates a list of coin denominations not to consider in automatic calculations for cash dispensing. Example: 1,0.50
 - multitx_cashout_count4U Controls whether the system automatically determines the denominations to use and the amount of each denomination based on drawer content to achieve the withdrawal amount requested. Y=Yes, N=No
 - cashlog_retention_months Number of months to retain the Detail Cash Log entries.
 - cashlog_view_range Controls the default Beginning Date /End Date Range Filter on the Cash Detail Log
 - vault_tellers Sets the Vault Teller ID for each branch's vault teller separated by colons. Example: 0180:0280
NOTE: No more than one vault teller per branch is supported.

- Added two new Control-Master parameters (Back Office > Standard > Parameters > Control-Master) that govern Red Flag Exceptions for Member Usage Information:
 - % Change in Monthly TX Amount** - Sets the amount of deviation in the transaction amount from month-to-month as established in the Estimated Usage Information in the Personal Data Record. Triggers a Red Flag Alert when the transaction amount surpasses this percentage from month-to-month. **NOTE:** The release sets this to 200%.
 - % Change in Monthly TX Count** - Sets the amount of deviation in the transaction count from month-to-month as established in the Estimated Usage Information in the Personal Data Record. Triggers a Red Flag Alert when the transaction count surpasses this percentage from month-to-month. **NOTE:** The release sets this to 200%.

- The system has been calculating the totals for different fields in the Estimated Usage Information in the Personal Data Record and this release determined the average usage figures for the fields. The system is now comparing the the actual usage to the estimated usage as determined by the system calculations to the two % Change parameters explained in the [preceding items](#).

NOTE: The averages were calculated from the member activity from January 1, 2009 through May 31, 2009 (except for the beta site customers). Red Flag exceptions will need to be researched to determine if they are normal for the member. If normal, then update the appropriate estimated value on the member's Personal Data Record to prevent future exceptions. If the values are not normal, and indeed there has been fraudulent activity, take the appropriate action. Some false hits may occur from the initial estimates as the member may not have had any activity for the estimates in the first five months of the year. For example: a cash withdrawal after the release where there had not been a cash withdrawal in the first five months will create an exception, and so on.

Changes

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

- Changed existing Loan Analysis Reports to work similarly to the Account Summary Recap and to provide report for the entire credit union and one for each branch.
- The Cross-Sell Import now ignores duplicates in the Cross-Sell import file.
- The File Maintenance History (Back Office > Standard > Parameters) now tracks ACH and Draft Stop Payments, to include which Teller ID set and released the stop payment.
- On-Us checks that are NSF and go into the notice file are no longer included in any Return files that CAMS-ii may generate.
- CAMS-ii Data Miner no longer has any fields labeled *beacon score*. They are labeled *credit score*.
- Journal Vouchers now require the teller to select either a **Decrease** or **Increase** option button: Neither option is now the default setting.
- CAMS-ii now highlights the last visited item in the Member History with a link to a receipt, and so on.
- Charge off reports (transactions) now list totals by the type of loan.
- Added a **Format for Printing** link to produce a printable form of a member's collection history.
NOTE: You must set your printer orientation to Landscape to print the history correctly.
- Added new date variables for month and year (\$\$DD, \$\$MM, \$\$CC, \$\$YY and \$\$CCYY) for CAMS-ii Data Miner queries for the Value field. For example, \$\$MM-1 where month is 05 (May) should result in 04 (April), and so on.

- Added indicators to the file maintenance log section for address changes to identify that a member has a ATM/DEBIT card or IRA: **A** for ATM, **I** for IRA. This allows more efficient determination of which addresses to report to third-party agencies.
- Added additional security facilities for restricting and logging access to individual CAMS-ii Data Miner queries. A query created and saved by an individual is accessible only to that individual and any administrator later, and it is included in the Menu Restrictions (Back Office > Standard > Parameters > Teller ID Maintenance > Menu Security) for Data Miner (DM), so others can be granted access to the query later.

HINT: The queries appear in the Data Miner Query Tool screen are preceded by a “DM.”

Also, added menu security for the following CAMS-ii Data Miner functions:

- New (create) query button
- Delete query button
- Each individual query link
- Save query button

NOTE: This release grants access to all Teller IDs that have current access to Data Miner. Adjust teller menu security using Teller ID Maintenance (Back Office > Standard > Parameters > Teller ID Maintenance).

- When tellers change their password during login, the new password is no longer masked by asterisks. This allows a teller to see the new password.
- **NOTE:** The teller password cannot exceed a total of ten letters, digits, and special characters.
- The 1098 Proof List included all loans that surpassed the **1098 Minimum Interest** parameter (Back Office > Standard > Parameters > Control-Loans) amount in YTD Interest. Now, the 1098 Proof List comprises only those loans with the **1098 Needed** check box selected on the Loan Account Type parameter (Back Office > Standard Parameters > Account Types/Rates Maint.) that surpass the **1098 Minimum Interest** setting.
- Added a Format for Printing Link to Collections History to print all collections history on a member account.
- Added loan next due date on receipts printed on POS printer, much like those that appear on a regular receipt.
- Added a read-only text box, **Date of Last Credit Inquiry**, to the Personal Data Record. This date changes when the credit score updates.
- Removed the Control-Loan parameter (Back Office > Standard > Parameters) **Max Due Date Advancements** because this information now comes from the loan account type (Back Office > Standard > Parameters > Account Type/Rates). Also, added the word (*Delinquency*) to the label Max Days Ahead For Payments label in the Control-Loans parameter .

- For those Internet Branching customers licensed for iMobile, the Internet Branch now reports amount and type of use by members registered for the iMobile service.
- Added a **Description** text box for manual share holds in account maintenance. This allows for a manual hold to be documented as to the reason for the hold.
- Added a **Place of Birth** text box the Personal Data Record and to the New Member Setup as another piece of personal information to assist in identity theft verification and OFAC false positive screening. Also added a new system property, **newmember_require_POB**, to control whether the text box is required for New Member/Non-Member Setup.

IMPORTANT: This text box has a has a forty-character alphanumeric text capacity.

NOTE: The default setting for this release is **N**, for No.

- Added a **Block Shared Branching Activity?** check box to the Personal Data Record to restrict that member from Shared Branching, allowing credit union control of member access to shared services.
- When an account is closed, the system now removes it from all Transfer-To Permissions.
- Added a new field CAMS-ii Data Miner field, IraBalance.
- Added the reason that an account was forced off (X'd Out) from Overdraft Privilege (ODP) on the ODP Report (ODPEXP).

Bugs

The following anomalies have been fixed since the last release:

- The ID scanner interface software does not function with Microsoft® Windows Vista®. This has been updated so the scanner interface software is compatible.
- File maintenance on a non-member and the Non-Member Maintenance screen does not close because the **e-mail address** text box was not completed. It showed red and the error dialog appeared when you clicked **Accept Changes**.
- Freeze code 31, Force message display + Credit Union Freeze, prevents Internet Branching transfers from completing when they should.
- CAMS-ii Data Miner allows duplicate entries in the export file even though the Dupes check box is selected.
- On Internet Branching (IB), members received a confirmation of requested transfer, but the transfer may not have completed. The system now e-mails the member if the transaction could

not be completed at the Internet Branch.

Example: While a member completes a transaction via IB, the credit union posts share drafts and the member's account no longer has sufficient funds when the IB and CAMS-ii systems synchronize.

NOTE: if you are interested in this feature and you currently do not offer eAlerts, please contact CBS Technical Support to get your system configured to send Internet e-mails.

- The new certificate Date Account Closed field in the Certificate Data Record initialized to some strange number. The release changes number in the Date Account Closed text box to 0 (zero) unless the certificate is closed.
- File maintenance does not always track the Teller ID that made a change to an IRA Data Record.
- ACH Exceptions Handling does not always assign the proper CAMS-ii transaction code to match the incoming transaction code and sub account combination.
- After selecting the items for the filter on the CAMS-ii Access List, the list displays properly. When selected, the item details display properly. Clicking **Cancel** to return to the list does not re-apply the filter settings. You must click **Cancel** again to return the filtered list.
- Items coming in through ACH designated as payroll larger than \$99,999.99 do not process correctly as the payroll system detail amount fields are 99,999.99. On the Payroll Detail and Distribution Detail, the fields' capacity has increased to \$9,999,999.99.
- Member activity on a member account with a secondary name account (changes and/or transactions) did not update Internet Branching.
- When there are multiple early withdrawals from a certificate, the system incorrectly calculates penalties and dividends.
- When a teller transferred funds from one account and subsequently transferred a portion of the funds to nine other members' accounts. The last transfer appears on the receipt and member account as a deposit with an erroneous transaction amount. The Multiple Transaction screen appears with everything in balance, although the accounts are not in balance.
- The system does not place a valid value into account ECOA field in the Metro2 media for credit bureaus charged-off share accounts.
- The system places accounts on the 1098 Proof List that surpasses the **1098 Minimum Interest** parameter setting in the Control-Loans parameters (Back Office > Standard > Parameters > Control-Loans).

- The system places accounts on the 1099 Proof List that do not meet the **1099 Minimum for Reporting** parameter setting in the Control-Master parameters (Back Office > Standard > Parameters > Control-Master).
- The Dormant Account fee system does not always check for credit card activity, neither payments nor advances.
- The Closed Accounts report (CU\$CLOSED) checks for the share closed date, but the system prints the last transaction date. It now prints the closed date.
- IRA and Share Certificate penalties are calculated incorrectly for redemptions when using anniversary dates.
- When you add a G/L account using duplication with ranges, the main account beginning and end ranges are not duplicated.
- When setting a member for Audio access in Personal Data Maintenance, and if credit union chooses to use the last four of SSN as the default PIN, the system does not set that as the default when the 'Is User Set Up For Using Audio' check box is selected.
- The system does not set the CBI status code to 97 when a non-loan is charged-off.
- A Member Message box pops up, but there's no message on an account where a co-owner may own an account with an active message.
- A 911 error message appears when adding new member when the member has the same SSN as a non-member and/or when another member base has same SSN.
- When a teller scans an on-us check that was accepted previously, the system does not warn the teller that the check has already been accepted.
- During New Loan Setup when the user clicks **Calculate Payment**, some information entered prior to clicking **Calculate Payment** is lost or changed.
- Non-Member Setup telephone number text boxes do not accept dashes.
NOTE: These text boxes accept alphanumerics only, not special characters (dashes, and so on).
- When you change the filter values of a saved CAMS-ii Data Miner query and evaluate it, the results appear correct. When you save (with overwrite), the filter values revert to the previously saved values. If you exit and access the query again, it still has the previously saved (old) values appear.

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