

Credit Union Accounting and Management System-ii

(CAMS-ii) version 3.4.0

Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 3.3.1 (February release). It supersedes all other CAMS-ii software versions.

This Release Notice is current as of 11:20 AM 06/07/10

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Important Notes for this Release

Please take note of these important changes:

- A new feature for closing the General Ledger, G/L Automatic Closing, replaces previous G/L closing procedures. It is available at G/L > System Tasks > Periodic Closing.
- With this release, G/L Automatic Closing becomes the only way to close an accounting period. This feature allows monthly, quarterly, or yearly G/L closings.

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- To accommodate this new feature, the first time that you go to Periodic Closing, the system prompts you to register which accounting period(s) you have closed.
- Please consult the CAMS-ii Help that accompanies this release for more on the G/L Automatic Closing beginning with the topic, "About G/L Automatic Closing."
- All posting programs for the General Ledger (General Journals, Fixed Assets, Prepaids, Standard/Repeating Transactions, and G/L Expense Checks) no longer allow posting to a closed accounting period.
- If you are still using Microsoft® Internet Explorer® version 6 on your CAMS-ii workstation, the following warning may appear: `We will be phasing out your browser soon. For details click here.` This means that we are phasing out support for Internet Explorer version 6 or earlier for CAMS-ii workstations. Soon, CBS will support only Internet Explorer version 7 or 8 installed on systems running CAMS-ii. If you have any questions concerning this change, please submit your inquiry to the CBS Issue Tracking System.
- Added a new Control-Drafts parameter (Back Office > Standard > Parameters >Control-Drafts), **ODP Days Negative Before Suspension**. Set the parameter to suspend ODP when the draft account has been negative for more than the set number of days. ODP becomes active again when the account becomes current, that is when the balance is greater than or equal to zero. Default setting is 31 days.
- When the member's account is negative more than the number of days in the **ODP Days Negative Before Suspension** setting, a new Overdraft Privilege Status setting, **B-Privilege Suspended (negative balance)** in the draft data record and the member's privilege is suspended until the account becomes current: The balance is greater than or equal to zero.

Additions to Support Regulation E ODP and NSF Fee Charges

NOTE: For information on configuring members for Opt In, please consult the CAMS-ii Help topic, "About Overdraft Privilege."

- The Overdraft Privilege (ODP) export file, `odexpfl.txt`, has been updated to include fields for ODP Opt-In to help ODP vendors with their output. The updated file layout is in the CAMS-ii Help for this release.
- Added a new notice for ODP Opt-Ins, Draft-ODP Opt In, in Message-Narratives (Back Office > Standard > Parameters > Messages-Narratives) that is processed when the **ODP Allowed for Drafts?** Opt-in check box is selected in the Draft Data Record. This provides for positive feedback to the member that you have actually set their Opt In for Drafts charges.
- Added a new notice for ODP Opt-Ins, ATM-ATM/Debit Charges Opt In, in Message-Narratives (Back Office > Standard > Parameters > Messages-Narratives) that is processed when the **ODP Allowed for ATM?** Opt-in check box is selected in the Draft Data Record. This provides for positive feedback to the member that you have actually set their Opt In for ATM\Debit Card charges.
- Added the **ATM/Debit Charge Opt In** check box and the **ATM/Debit Opt In Date** date text box to the Personal Data Record to record the Opt In status and date for those member for regular (non-ODP), NSF charges incurred by one-time debit card transactions.
- Added the **ATM Opt-In** and **ATM Opt-In Date** read-only fields in the Common Area of the Member Balances screen, so they can be added to the common area. In this way, you can add the information so it is easily available instead of accessing the Personal Data Record to confirm whether the member has opted in.
- De-activated the Control-Drafts parameter setting (Back Office > Standard > Parameters > Control-Drafts), **ODP Number of Days**, for those credit unions licensed for Overdraft Privilege. This setting automatically turned on Overdraft Privilege after a fixed number of days for new draft accounts.

New Features

The following features have been added since the last release:

- *Enhanced security for CBS Card Services* (ATM/Debit/Credit cards) to *optionally* provide additional Payment Card Industry Data Security Standard (PCI DSS) compliance. Listed below are the elements/requirements for dual authentication:
 - Teller ID Maintenance (Back Office > Standard > Parameters > Teller ID Maintenance) now has a **Use Dual Authentication** check box on the Teller Maintenance screen to *optionally* require dual factor authentication for that Teller ID and a Dual Authentication widget in the Widget section of Teller ID Maintenance.
 - Dual Authentication also requires that the Credit Union credit union is licensed for Internet Branching and eAlerts.
 - In addition, the credit union staff member must be enabled as an Internet Branch user and authorize their cellphone to receive SMS (text message) alerts via the Internet Branch eAlerts section.

- Member Search masks card numbers using the same access rules established for the Member Balances screen in Teller ID Maintenance.
- *Added a globe icon to the Member Balances screen* (to the right and above the member's address) which opens a new window with Google Maps™ showing a map of the member's address. This is useful for loan collections, repossessions, and so on.

NOTE: The system uses the Physical Address information from the Personal Data Record (PDR). If the Physical Address text boxes are blank, the system uses the Address Information from the PDR.

- *A pop-up now appears when you complete the **Mail To:** text box in CAMS-ii Mail*, reporting that the addressee is not available, the log off time, and the expected return time.
- *Added G/L Automatic Closing.* This feature allows you to close the General Ledger at Monthly, Quarterly, or Yearly intervals. CAMS-ii has built-in safeguards that prevent the automatic closing if certain required events are not met. It also produces entries to the General Journal that you must check and post before the G/L Automatic Closing process is complete.
- *Added the designation of the Typical Account number as a debit or credit for Payees/Vendors* when adding a Payee or a Vendor (G/L > Maintenance > Payees/Vendors > Payee/Vendor Maintenance) For example, some credit unions set up employees as Payees and designate the Typical Account numbers, which include both debits and credits. There are also instances when income/discount is deducted when making a payment, which means the Typical Account number for the income account is credited.
- *Added signature capture for Safe Deposit* activity receipts for workstations configured for a signature pad, allowing some credit unions to put a workstation inside the vault with the safe deposit boxes. Receipts are stored in Document Retrieval Manager. Contact CBS Sales if you are interested in Safe Deposit, Signature Pads, and signature capture for Safe Deposit.
- *Added Loan Payoff amount in parentheses* on the Accounts drop-down list for transfers in Internet Branching.
- *Added Pending ACH Transactions to Internet Branching.*
- *Added an interface to onlineALM*, an asset liability program . Contact CBS Sales for information about this asset liability management option.
- *Added "near-instant" updates to real-time Internet Branching* that processes member transactions made on the Internet Branch on CAMS-ii nearly instantaneously.
- *Added a new Check Processing function, ICL Bulk Scanning Admin* (Back Office > Standard > Check Processing > ICL Bulk Scanning Admin). It is a read-only list of all tellers with checks scanned in Back Office that are pending accept/void determination.
- *Added the Memo Messages Archiver* that allows you to archive old member memo messages in to Member Notebook.
- *Added On Demand Repeating Transactions to the G/L Standard/Repeating sub system* that you can use when the amount of the transaction varies and the occurrence of the transaction varies, for example it may occur every day, every other day, and so on.

- *Added a new Overdraft Privilege Report, Overdraft Privilege Audit*, in Back Office > Drafts > Reports. This on-demand report also produces comma-separated-values (.CSV) reports that can be manipulated in a spreadsheet application, such as Microsoft Excel. The reports—`odpsumm.csv`, `odprange.csv`, `odpover.csv`, `odpdep.csv`, and `odpavg.csv`—are available in the CAMS-ii Transfer Folder (Back Office > Standard > Utilities > CAMS-i Transfer Folder).
- *Added a new Control-Master (Back Office > Standard > Parameters > Control-Master) parameter, **Extra Days Over \$5000 Hold***, for only Method 2 Check Holds that allow credit unions to hold the aggregate amount over \$5,000 from a member's daily check deposits for an extended hold period beyond a local hold for compliance with Regulation CC. In addition, the Local Check Hold in the Check Type Code Maintenance (Back Office > Standard > Parameters > Check Type Code Maintenance) must be set to **(select CUSCRegCC check type)** in the CUSC/RegCC Check Type setting to provide the required up to \$100.00 for a member's aggregate daily check deposits instead of releasing \$100.00 for every check deposited. The amount is made available during end-of -period batch processing per Reg CC requirements.

Changes

The following items have changed since the last release.

NOTE: References to CBS Issue Tracking System issues, if applicable, are noted in parentheses at the end of the entry.

- Card numbers are masked with the exception of the last four numbers on ATM notices. The notice heading now reads *Card Number Ending In*.
- The FinCEN scan combines the total exceptions and non-exceptions for a final total for cross-footing to the Account Recap.
- Added additional space to the Remarks area in the FinCEN Exceptions.(#15585)
- Added **Previous** and **Next** buttons to CAMS-ii Security Access Log (Back Office > Standard > Utilities > CAMS-ii Access Log). Changed the Printer Formatted Output for Member History from a plain text format to a PDF document. This reduces the amount of paper required for the printout, and it allows you to save and search the PDF output document.
- Added new parameters for the ODP fee to the Control-Drafts parameters – **ODP ACH Fee**, **ODP ATM Fee**, **ODP Draft Fee**, and **ODP POS Debit Fee**. The release sets these ODP fees equal to NSF fees. This allows you to charge different amounts from regular NSF(s).
- Added a new option to Member Search, Telephone Number, that allows you to search for members by their phone number in the Personal Data Record.

NOTE: This text box accepts only numbers, not letters or special characters (hyphens, commas, and so forth); however, a full phone number is not required. The search works on any *consecutive* digits. For example: If you type an extension such as 113, a screen appears with a list of members with those *consecutive digits* anywhere in the member's phone number. If the system matches a complete phone number, the Member Balances screen for that member appears.

- Added a Print button to the Teller Balancing screen that produces a PDF version of the screen. To save paper, you can save the PDF to your PC using the Save icon on the PDF screen.
- Added more information concerning deletions of data records in the File Maintenance Report and the Maintenance Inquiry. (#19842)
- When you request a credit report, the system now displays a warning when it finds an illegal character (such as #) in the member's address data. Some credit bureaus reject illegal characters in addresses that are submitted to them.
- The Member Notebook in CAMS-ii has been enhanced to limit access to Notebook entries by category . Access controls can be implemented when you add a Notebook Category in the Notebooks Parameters (Back Office > Standard > Parameters > Notebook Parameters).

- In Check Type Maintenance (Back Office > Standard > Parameters > Check Type Code Maint) a warning appears if you are deleting an existing Type Code with account entries that use the code. The system prompts you for the type to which to move the existing accounts' history entries. To implement this function a new drop-down list, Replacement Code for Deletions, has been added to which the existing entries can be moved.
- Enhanced direct ACH posting to the General Ledger, which was originally introduced in CAMS-ii version 3.1.0, so that the Company Name, Entry Description, and Individual Name from the ACH transaction now accompanies the entry in the G/L. This helps you trace the origin of the direct-to-G/L ACH transaction.

NOTE: For more about this feature, please consult the topic, "Posting Directly to the General Ledger" in the CAMS-ii Help.

- Reasons/Descriptions for Journal Vouchers (non cash/check transactions) performed through Multiple Transactions now appear with the transaction in the General Ledger.
- When you are creating a G/L Expense check for a Payee/Vendor that has more than one Typical Account Number designated for it, you are no longer required to delete the Typical Account Numbers that you are not crediting or debiting before you complete the transaction -- as long as the other Typical Account Numbers have a blank or 0.00 in the **Transaction Amount** text boxes and the transaction is in balance.
- The leading zeroes now appear in the Social Security Number and Federal Tax ID# text boxes in Personal Data Maintenance.
- CAMS-ii now uses the full country name instead of the country code addresses for foreign countries.
- Changed the wording on the screen for entering receipt narrative messages. It is no longer Receipt-left side and Receipt-right side. It has been changed to Receipt-1st Message and Receipt- 2nd Message, respectively. The Receipt-1st Message is for the first three lines of the message and Receipt-2nd Message is for the second three lines of the message. Therefore, the entire receipt message (1st Message + 2nd Message), is limited to a total of six lines, 60 characters per line.
- In the CAMS-ii Access Log viewer (Back Office > Standard > Utilities > CAMS-ii Access Log), changed the **Node Descriptor** filter to **Menu/Button**.
- Restructured the Level One Help menu to add a **Teller/Workstation** link that provides an overview of Teller ID, Terminal ID, and printer information.
- The Profit/Loss and Balance report request screen (G/L > Reports > Profit/Loss and Balance) now has the **Include Financial Reports** selected by default.
- Changed the Loan report option, Loan By Maturity Date (Back Office > Standard > Reports > Accounts-Loan > Detail Data), to prompt for and display by Account Type rather than by Sub Account.
- Added a **Bankrupt Filing** date text box to the Loan Collection record to provide data for a future feature for automating the 5300 reports.

NOTE: CBS strongly recommends that you populate this date text box.

- Added the Shift + Click feature to Teller Menu Security Maintenance in Teller ID Maintenance (Back Office > Standard > Parameters > Teller ID Maintenance) to allow selecting multiple menu items without selecting the check box next to each one.

NOTE: Previously, this screen updated each time a box was selected/cleared which caused the screen to redisplay and reposition to the top of the screen. Now, you can make all your selections, and they become effective when you click the **Accept** at the bottom of the screen.

- Added a Delinquency Day Upper Limit and Delinquency Day Lower Limit text boxes list to the Collector Maintenance screen (Loans > Collections > Collectors). This allows you to optionally assign collector based on the length of the member's delinquency in Control-Loans parameter setting (Back Office > Standard > Parameters > Control-Loans > Collection Settings) **Collector Assignment, D-Collector for Delinquency Day Ranges**. The system switches the assignment based on the day ranges assigned to the collectors.

For example, it is Collector 1's responsibility to collect against accounts during the first sixty days that a loan is delinquent. Collector 5 has the responsibility for days sixty-one through ninety, and so on.

- Added the ability to optionally assign loan collectors by branch using the Control-Loans parameter setting (Back Office > Standard > Parameters > Control-Loans > Collection Settings), **Collector Assignment Method, B-Branch Collector**. The system also uses the setting in the **Branch Loan Collector ID** drop-down list in Branch Identity Maintenance (Back Office > Standard > Parameters > Branch Identity Maint).
- Added the optional Control-Loans parameter setting (Back Office > Standard > Parameters > Control-Loans > Collection Settings) **Collector Assignment Method, L-Approving Loan Officer**, to use the loan officer recorded on the loan application as the collector adding the collector Initials to the collector record.

IMPORTANT: You must ensure that the loan officers are set up as collectors and that the initials are set in the collector record. If more than one loan officer has the same initials, then one has to be assigned a different set of initials because the initials must be unique to that collector.

- Added a new Control-Master parameter (Back Office > Standard > Parameters > Control-Master) settings, **Mask SSN in Payroll/Distrib Worksheet**. By default, these parameters are selected (the check box is checked), so the social security numbers are masked on these reports.

NOTE: These settings do not affect the **By Social Security Number** options for these reports.

- Added a way to sort the department codes/description on the screen when the drop-down selection box is shown. This occurs on the Personal Data Maintenance screen. The Dept/SEG 1/2/3/4 labels are links that can sort the Department drop-down list either by description or code.
- Added a new option, **C-Honor, CrossRef sub if Complies, Else Method B**, to the Control-ACH (Back Office > Standard > Parameters . Control-ACH) parameter, **Honor Transaction Code**. It adds an enhanced the method by which the ACH system determines which sub account the system processes transactions. It provides another check to make sure that the transaction code meets the correct sub account assigned by the credit union.(#22171)
- Removed the SUB ACCOUNT field from appearing on the first portion of the Excess Deposits and Withdrawals Report (CU\$EXDEPWD), as it does not affect Multiple Transactions.

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- Added loan accounts for availability to Internet Branching Transfer-To Permissions.
- ACH Stop Payments are no longer deleted once the ACH stop payment occurs.
- The Cash Detail Log, for those licensed for Cash Denomination/Vault Teller, (Teller > Balancing > Cash Detail Log) added a total cash entry after the last screen entry, a Teller ID column, a Teller ID filter, a Cash Amount filter, and a Transaction Type filter; the Total Cash column is now the Cash Amount column

Bugs

The following anomalies have been fixed since the last release:

NOTE: References to CBS Issue Tracking System issues, if applicable, are noted in parentheses at the end of the entry.

- The system does not always update loan advance information on Shared Branching.
- When requesting a joint credit report, the system did not automatically fill in the same information (if available) for the joint owner as it did for the primary owner.
- The Depository Financial Institution (DFI) number is not included in the ACH history addendum record.
- The default sort range used to display credit reports at the credit union level (Loans > Credit Reports) is also being used at the member-level (Loans > Member Balances > Loan Processing > Credit Reports). If the credit report is older than the default start date that appears, the report does not appear in the list. By changing the default start date at the credit union level, the report also appears in the list at the member level. When accessing credit reports at the member level, all reports for that account should appear. (#20353)
- Adding a new Teller ID sometimes causes an error.
- When deleting an inactive Prepaid Expense, the system deletes the prepaid listed following the inactive one.
- When you change a member's social security number in the Personal Data Record and then try to search the last four (4) digits in Member Search, the system does not recognize the new last four; therefore, the correct member is not listed.
- The Adjust Late Fee Journal Voucher displays the insurance premium that posted to member account incorrectly as the **After** balance. (#21188)
- The system writes detail on the Business Checking Deposit Report before the transaction actually completes. This causes some items to appear on the report that should not be there.
- Sometimes calculating a one-time payment on a zero balance loan causes the system to lock up.
- Certificate renewal notices are not calculating new maturity date according to renewal method set in the Account Type parameters (Back Office > Standard > Parameters > Account Types/Rates Maint), although the Renewal process works correctly. This affected anniversary-type certificates. (#21860)
- Sometimes not all of the ACH Prenotes are included in the ACH Processing Report (CU\$ACH) because they may have been effective for 'today'. The Batch Prenote Report now lists all received 'today'.
- IRA Certificate Maintenance sometimes allows automatic renewal with a transfer to itself. (#21772)
- A transaction removed from CAMS-ii via the Transaction Wizard remained on the Internet Branch. (#22337)
- In ACH posting, some REG-D exceptions are showing up as credits, and some ACH reports do not list all of the applicable reason codes in the legend. (#22320)

- IDs scanned for a non-member are not converting to the member record when the non-member becomes a member. (Issue# 22118)
- The Dormant Account Report (CU\$DORMANT) does not list all of the accounts that appear on the Dormant Fees Report (CU\$DORMFEE).
- The Average Daily Balance (ADB) calculated on Member History is not accurate. The ADB on the statements does not necessarily match the ADB on the history because the statements do not include the dividend balance on the 31st of the month: It uses the balance before the dividend is posted (#21882).
- When clicking Accept to adjust a share charge off, the Accept button did not activate the adjustment.
- Minimum Balance fees updated the Last Transaction Date, which can skew dormancy calculations. Now, minimum balance fees do not update the Last Transaction Date.
- When you add a new G/L General Journal entry and change the Entries drop-down list to 2 or more, enter the information, and click **Accept**, the Entries drop-down list number does not decrease and **Cancel** does not function any longer.
- When you clear an ACH exception without charging fees the addendum information does not appear in the Member History; however, if you clear with a fee, the addendum information appears. (#22638)
- When a credit union member gets a new credit card, the card appears in Internet Branching with no payment amount or due date, and it appears with a Late notation instead of New. Also on the Member Balances screen in CAMS-ii the new card appears with a due date of 12/30/1876. (#22795)

Updates and Corrections

The following items are additions, updates, or corrections to previous release or update notices.

- Update on the Loan eAlert: The 3.3.0 release notice did not mention that **Loan Payment Due eAlert** on the member's Personal Data Record must be selected/checked for the member to receive the payment reminder eAlert. This gives your credit union the ability to turn it on/off by member. Refer to the 3.3.0 release notice for the remaining details.

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