

Credit Union Accounting and Management System-ii (CAMS-ii) version 3.4.1 Update Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 3.4.0, to include all bug fixes already corrected on your system as they were discovered and fixed.

It supersedes all other CAMS-ii software versions.

This Update Notice is current as of 05:29 PM 07/16/10

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Important Notes for this Release

Please take note of these important changes:

- With the implementation of changes to support the new Regulation E requirements, the automatic start-up for ODP in X number of days, controlled by the Control-Drafts parameter setting ODP Number of Days, has changed and now honors (not set/reset) the Opt in values that you manually selected when setting up the Share Draft account for each member.

New Features

The following features have been added since the last release:

- For Regulation CC, a receipt message area has been added for Check Hold Method 2, Large Deposit Funds Availability. It notifies the member that daily aggregate check holds over \$5,000 may require the portion over \$5,000 to be held an additional X business days [where X is the **Extra Days Over \$5000 Hold** on the Control-Master (Back Office > Standard > Parameters) parameter setting] and that an availability notice will be sent to the member.
 - This additional message prints *only* if:
 - the parameters for Check Hold Method 2 hold type are properly defined,
 - the Control-Master parameter, **Extra Days Over \$5000 Hold** is set to greater than zero,
 - and the **Receipt Message for \$5000 Hold** text area on the Control Master parameter is not blank.
 - The message appears on the POS receipt at the bottom before the authorized signature line and above the line showing cash/checks received/dispensed on the regular receipt.
- For Regulation CC, a notice has been added for Check Hold Method 2, Large Deposit Funds Availability, for large deposits only (aggregate over 5000.00).
 - This notice generates only if:
 - the parameters for Check Hold Method 2 hold type are properly defined,
 - the Control-Master parameter, **Extra Days Over \$5000 Hold** is set to greater than zero,
 - and the message area for the notice is not blank.
 - If configured then End-Of-Day processing determines if the aggregate of an account local check deposits are great than \$5000 and if so:
 - Restructures the holds so that \$4900 is held for local hold days (remember \$100 of the aggregate is available next day)
 - The amount over \$5000 is held local days plus 'Extra Days Over \$5000 Hold' days and produce a notice.
 - This update initializes the notice message area to be blank. The message area text is set up in Message Narratives (Back Office > Standard > Parameters > Message Narratives). Just like all of the other notice types, the notice has up to six lines of text that can be customized by the credit union, an example of which follows:

L A R G E D E P O S I T F U N D S A V A I L A B I L I T Y

THE CHECKS YOU DEPOSITED ON THE DATE OF THIS NOTICE EXCEEDED \$5,000.

THE FUNDS WILL BECOME AVAILABLE AS SHOWN BELOW.

ADDITIONAL INFORMATION AT: TELEPHONE: 999 999-9999

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DATE OF NOTICE: 27JUN10 ACCOUNT NUMBER 99999 85

AGGREGATE CHECKS \$999,999,999.99
\$100.00 AVAILABLE ON 28JUN10
\$4900.00 AVAILABLE ON 29JUN10
\$999,999,999.99 AVAILABLE ON 06JUL10

- For Regulation E, a notice has been added for members that have opted out of ATM/one-time debit card purchase NSF fees (OPT-in on the Personal Data record check box is cleared/unselected), but have overdrawn their accounts via an ATM withdrawal or One Time POS-Debit.
 - This update initializes the notice message area to be blank. The message area text is set up in Message Narratives (Back Office > Standard > Parameters > Message Narratives). Just like all of the other notice types, the notice has up to six lines of text that can be customized by the credit union, an example of which follows:

A T M / P O S - D E B I T N E G A T I V E A C C O U N T

The funds were not available in your account to cover the Automated Teller Machine or Debit Card transactions that you recently performed. This has caused your account to be placed in an overdrawn status.

Please make a deposit into your account immediately in order to bring it out of an overdrawn status.

Thank you for your immediate attention.

ADDITIONAL INFORMATION AT: TELEPHONE: 999 999-9999

DATE OF NOTICE: 27JUN10 ACCOUNT NUMBER 99999 85

CARD ENDING IN DATE TRANSACTION
 PROCESSED AMOUNT

9000 29JUN10 19.26-

MACHINE: MYTOWN FOODS 2828 MY TOWN NC 27JUN10 AT 08:64

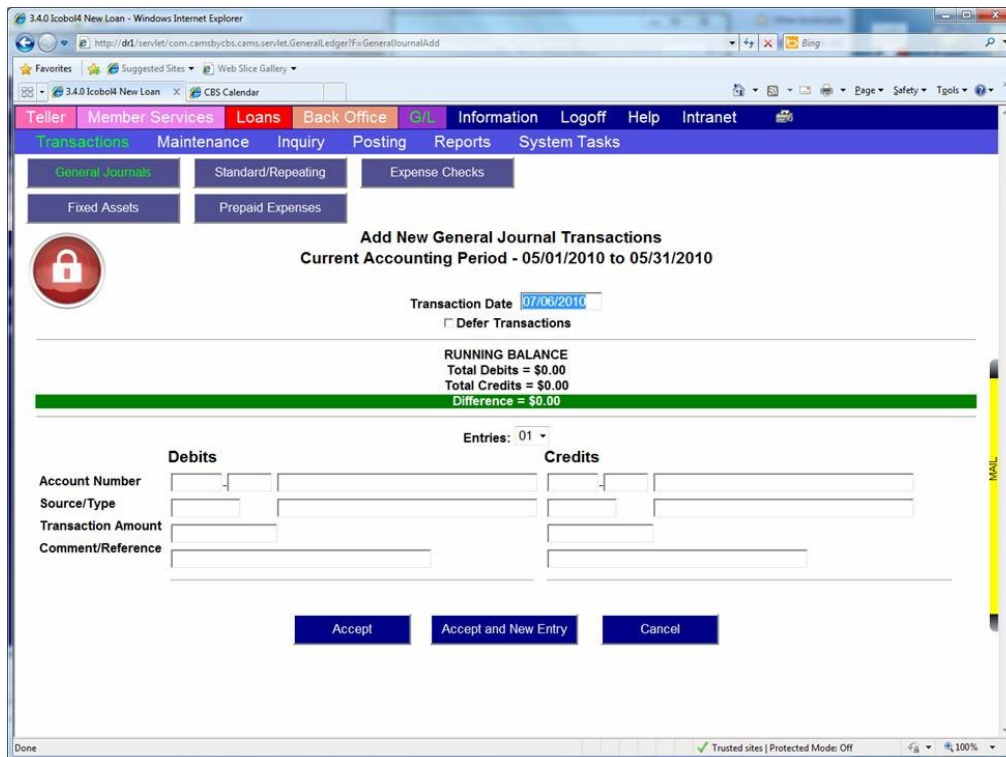
Changes

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.

- The information typed in the Enter optional transfer information link in the Transfer section of Internet Branching now appears in the Transfer Reason/Purpose.
- Enhanced the General Ledger lock mechanics by adding a red circular icon with a padlock on the screens that activate the lock and by displaying the Teller ID/name when the system disallows a process because of a lock in place. To clear the lock, you must Reset Activity Locks (Back Office>Standard > Utilities).

The lock is a visual reminder that you have the G/L locked until you have completed this function or cancelled out. This is to remind users to complete the function of the screen normally or to CANCEL so CAMS-ii knows to unlock the G/L. If the G/L is locked and the user gets the message stating that the G/L is locked, the message now shows who initiated the lock. To clear the lock, you must Reset Activity Locks (Back Office>Standard > Utilities). An example appears below:



- Regulation E – ATM/Debit cards set up on or after July 1, 2010 now recognize NSF activity for ATM withdrawal and one-time debit POS based on the new OPT-in flag in the member's Personal Data Record.

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Bugs

The following lists anomalies that have been fixed since the last release. *Most of these were corrected and updated on your system as soon as we were made aware of the problem.:*

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

- When composing a message in the CAMS-ii Mail, not all of the Teller IDS (addressees) appear in the CC: drop-down list. (Issue# 23040)
- The CAMS-ii Transfer Folder (Back Office > Standard > Utilities > CAMS-ii Transfer Folder) does not sort by date making it difficult to sort files in any chronological order, either newest to oldest or oldest to newest. (Issue# 23022)
- When adding a new draft or ACH stop payment, the system sometimes loses the Teller ID information from previous stop payments. (Issue# 22822)
- When refinancing a loan, the information from the refinanced loan does not appear refinance screen. Also, the options for adding a co owner or share pledge do not appear. (Issue #23262)
- When using the Transaction Wizard to undo a draft deposit, the Wizard reverses the deposit except for the amount held.
- The new Overdraft Privilege NSF fees introduced in CAMS-ii version 3.4.0 are still charging fees using the NSF fee amount rather than the new ODP charge amount.
- Cleared ATM/Debit Card Exceptions do not always accurately report the member transaction time or the authorization time. (Issue #22711)
- When trying to add collection history to an account that is not in Collections, a 911 appears.
- The system purges non-member beneficiaries when they should not be purged.
- A teller scanned an "on us" check, and then used the Transaction Wizard to reverse the transaction. When the teller tried to perform the transaction again, a message appears reporting that the check has already been presented. (Issues #22825 and # 22827)
- Pending ACH items do not appear on the Internet Branching site until the member's account has a transaction or until after batch processing. (Issue #23579)
- When using Vault Teller/Full Cash Balancing, it appears that there is a difference in the Teller Transaction Summary (CU\$TELLSUM) between the drawer balance and overall cash totals for the entire credit union. In fact, there is no actual difference.
- The system does not report the consumer information indicator for co-signers in the credit report export, which means that charged-off accounts do not appear for co-signers. (Issue #23859)
- In certain situations, when a credit union uses the member account as the Internet Branching (IB) User ID, a member's CAMS-ii account appears on the IB site with the wrong account number. (Issue #22332)
- Notice for when ATM/POS Debit has caused account to go negative but member chose to opt out of the NSF charges. This notifies the member that an ATM/POS debit transaction has caused their account to go negative.

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- In the printed Balance Drawer report, Checks Out (disbursed) difference appears as negative sum of the CAMS and Teller totals. For Example: A \$50.00 check withdrawal and 50 appears in the Checks (Total Out) in CAMS-ii as 0 difference, but -100 appears on the printout. (Issue #23726)
- New feature for 3.4.0, 5/3 PBF to support overdraft protection, was not supposed to affect customers until they requested service from 5/3; however, it did cause issues with some credit union's Monday PBF files.
- Information entered on the CTR was not always archiving. (Issue #23327)
- Could not delete or reclassify a sub account definition higher than 50.

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