

# Credit Union Accounting and Management System-ii (CAMS-ii) version 3.5.0 Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Update version 3.4.1, It supersedes all other CAMS-ii software versions.

This Update Notice is current as of 04:34 PM 08/06/10

Please address any/all questions concerning this to the CBS Issue Tracking System.

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## Important Notes About This Release

Please take note of these important changes:

- This release incorporates all of the changes for ATM/one-time Debit Card NSF charges and ATM/one-time Debit Card ODP NSF charges, to include batch processing changes, for compliance with Regulation E changes. For details, please read the [New Features section](#) of this release notice.
- Ensure that your credit union is configured to perform Batch Processing on August 13, 2010, so the Reg E changes occur. Your Batch Calendar entry for August 13, 2010, (Back Office > Standard > Batch Processing > Batch Calendar) looks similar to the following:

08/13/2010	Friday	Daily	23:00	08/14/2010
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**NOTE:** Most all credit unions are set up for automatic daily batch processing.

## New Features

The following features have been added since the last release:

- With this release, the Regulation E ATM/one-time debit NSF charge and Overdraft Privilege (ODP)/Courtesy Pay NSF fee Opt-in functionality is complete, including the programming to distinguish recurring debit card charges from one-time debit card charges.

## CAMS-ii and Regulation E Reminders

With the changes to CAMS-ii to help you comply with the Opt-in/Opt-out requirements for ATM and one-time Debit NSF charges, this document summarizes how to Opt In/Opt Out for the charges, changes to any CAMS-ii parameters associated with these changes, and how CAMS-ii will process the member selections after batch processing on August 13, 2010.

### Opt-in/Opt-out for Charges

If a member ...

- **Opts out** for ATM withdrawal and one time Debit charges, **do not change the** Personal Data Record or the Draft Data record at all.
- **Opts in** for ATM withdrawal and one-time Debit charges, *if your credit offers ONLY ATM/Debit Cards*, select the **ATM/Debt Charge Opt In** check box in the Personal Data Record; the **ATM/Debt Charge Opt In Date** text box should populate with the date automatically.
- **Opts in** for ATM withdrawal and one-time Debit charges, *if your credit union offers ATM/Debit Cards AND Overdraft Privilege (ODP)*, select the **ODP Allowed for ATM?** and the **OPD Allowed for POS Debit?** check boxes in the Draft Data Record. The **ODP ATM Opt-in Date** and **ODP POS Opt-in Date** text boxes should populate with the date automatically.

**NOTE:** The Personal Data Record Opt-in for ATM/Debit Card NSF field is used (honored) for all new ATM/Debit cards starting July 1, 2010. It will be used for *all* cards set up after August 13, 2010.

**IMPORTANT:** When you set up a new ATM/Debit Card, ensure that the setup date is correct.

## **Control-Drafts Parameter Changes**

Listed below are the CAMS-ii Control-Drafts parameters (Back Office > Standard > Parameters) changes:

**NOTE:** These changes apply only if the credit union is licensed for ODP.

- The Control-Draft New Draft Account Defaults for ODP settings--**Allow ODP ACH, Allow ODP ATM, Allow ODP Drafts, and Allow ODP POS Debit**--still function; therefore, these options appear for Share Draft Account Setup as they always have. If you select any of these check boxes...
  - When you set up a new share draft account, the check box is automatically selected in the New Draft Account Setup screen. Selecting that check box means that the member has chosen to **Opt -in** for the charges for that transaction category (ACH, ATM, Drafts, or POS Debit).

For example, if you select **Allow ODP ATM** in the Control-Drafts, do not clear the **Allow ODP ATM** check box in New Draft Account Setup screen during account setup, that means that the member has **opted in** for ATM NSF ODP charges. The system automatically selects the **ODP Allowed for ATM?** check box and populates the **ODP ATM Opt-in Date** text box with the date.

**HINT:** If you clear all of the Control-Draft New Draft Account Defaults for ODP settings, then you must select the applicable check boxes for ODP fees that category as part of the new draft account setup, which could help prevent **opt-in** mistakes.

- For those credit unions licensed for ODP, the Available Balance and Ledger Balance for ODP are controlled by the Control-Drafts (Back Office > Standard > Parameters > Control-Drafts) **ODP Include In PBF Available** setting not by Opt-In status.

## **CAMS-ii Account Processing on August 13, 2010**

- After batch processing on the night of August 13, 2010, CAMS-ii will...
  - For those credit unions licensed for ODP, scan the share draft database and clear (un-check) the Opt-in for all draft accounts where the Opt-in is selected *and* the date is **ODP ATM Opt-in Date** and **ODP POS Opt-in Date** text boxes are blank *or* set to a date prior to December 31, 2009.
  - For those credit unions licensed for ODP, automatically change the blank date text boxes (**ATM/Debt Charge Opt In Date, ODP ATM Opt-in Date, and ODP POS Opt-in Date**) to 08/13/2010. This allows you to receive fee income from Overdraft Privilege though the mandated cutoff date.

- Cross-check the Personal Data Record options for Opt-in for ATM/Debit Card NSF, select it and populate the date text boxes if the ODP **opt-in** check boxes in the Draft Data Record are selected and the date text box is populated with a date after December 31, 2010.

**IMPORTANT:** Ensure that your credit union is configured to perform Batch Processing on August 13, 2010. Your Batch Calendar entry for August 13, 2010, (Back Office > Standard > Batch Processing > Batch Calendar) to process the Reg E changes.

**Opt-In Summary**

- This table summarizes the changes that you must make for the individual member records to opt-in for Regulation E NSF compliance after August 13, 2010:

If the credit union is licensed for ...	To Opt In...
Overdraft Privilege (ODP) and ATM/Debit Cards	Select the following check boxes in the Draft Data Record to opt in for ODP NSF Charges: <ul style="list-style-type: none"> <li>• ODP Allowed for ATM?</li> <li>• ODP Allowed for POS Debit?</li> </ul> Select the following check box in the Personal Data Record for regular NSF charges on ATM/one-time debit card purchases: <ul style="list-style-type: none"> <li>• ATM/Debit Charge Opt In</li> </ul>
ATM/Debit Cards only	Select the following check box in the Personal Data Record for regular NSF charges for ATM/one-time debit card purchases: <ul style="list-style-type: none"> <li>• ATM/Debit Charge Opt In</li> </ul>
No ODP or ATM/Debit Cards	N/A

**Other New Features for this Release**

- The Draft Data Record for each share draft account includes the following counters for tracking the number of cleared NSF charges for ATM: **# of NSF for Cleared ATMs- MTD**, **# of NSF for Cleared ATMs-YTD**, **NSF Fees for Cleared ATMs-MTD**, and **NSF Fees for Cleared ATMs-YTD**.

- The Internet Branching (IB) parameters (Back Office > Standard > Parameters > Control i-Branching) includes the following settings to accommodate new Internet branching fee calculations.:
  - **Assess Fee If Not Receiving eDocs** – Allows fee for members registered for IB but not using eDocs.
  - **Fee Amount for Not Receiving eDocs** – Fee amount for members registered for IB but not using eDocs.
  - **Assess Fee Non-IB If Not Receiving eDocs Fee** – Allows fee for members not registered for IB and not using eDocs.
  - **Amount for Non-IB Without eDocs** – Fee amount for members not registered for IB and not using eDocs.

**IMPORTANT:** To use these IB fees, you must Redefine/Rebuild the G/L Interface (middle button) after you select one or both settings. Please consult the CAMS-ii Help topic, “Redefine/Rebuild G/L Interface” (type `redefine/rebuild` in Search to access).

## Bugs

The following lists anomalies that 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 Transaction Wizard does not remove Wire Transfer Log entry when a wire transfer transaction is reversed.
- Member allowed to transfer from/to the same 99 account on using the Internet Branch. (Issue # 23658)
- When trying to delete charged-off share drafts that are that are still in the Collections system, a 911 error sometimes appears. (Issue # 22985)

## Trademarks and Disclaimers

Any trademarks used herein are the sole property of their owners.

### **Clarification**

Some items describing the failure of NSF fees in the Bugs section of the CAMS-ii 3.4.1 Update Notice need clarification:

CBS identified a problem where ATM NSF charges were charged during the first week in July; however, the next day a fix was done and installed to all credit unions over the first weekend in July. There were three separate instances when this occurred: a notice was created, but no charge created; a notice created and charge was done; and fee charged, but no notice was created. This error occurred in CAMS-ii version 3.4.0.

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