

# Credit Union Accounting and Management System-ii (CAMS-ii) version 3.6.0 Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 3.5.1.

It supersedes all other CAMS-ii software versions.

This Release Notice is current as of 03:04 PM 10/14/10

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## Important Notes About This Release

Please take note of these important changes:

- Server-based printing is no longer supported as of this release. The server-based printer option has been deleted from Terminal/Workstation setup. CAMS-ii now supports only workstation printing.

What does this mean? You will no longer be able to use two-per-page receipts, nor will you be able to use dot-matrix printers for any CAMS-ii related printing—checks, receipts, and so on. With workstation printing, you can use the following:

- Pre-printed Laser receipts
- Point-of-Sale receipts
- Loan Disclosures
- Blank Laser receipts
- Laser Checks
- Certificate Disclosures

- Includes the final plan for returning the loans to their state before the August/September 2009 changes for those credit unions opted-in for the changes originally.
- Includes changes for the new Periodic Member Statements for loan fees, and so forth required by Regulation Z. CBS will be working with credit unions to activate the new statements incrementally (in small groups) through October and November 2010. CBS will notify credit unions individually with instructions for the implementation of the new statements. Please look for an announcement concerning this on the CBS Message Center.
- **The Account Associations with Multiple Transactions** tells CAMS-ii whether fees connected with Special Transactions are disclosable loan fees to meet fee disclosure rules for Periodic Member Statements for Reg Z compliance. In the past, the Special Transactions, such as "Wire Transfer In" or "Credit Card Payment" always showed up in Member History under the 99 account because that was the only account that we were certain that a member had. Now, you can make the Account Association for the special transaction and the transaction description appears in the Member History under the account with which the association was made. This is particularly important with the new Reg. Z and loan transactions. An account association **MUST** be made with loan records. However, the system currently allows the teller to perform the transaction without making an Account Association non-loan accounts. In this case, the Special Transaction Account Description continues to show under the 99 account as it has in the past. In addition, the fees appear linked to their loan account in the new Periodic Member Statements.
- Collection History records are now available from the Member Notebook instead of from Collection History. Collection History inquiry/maintenance options from other parts of the system, such as the Loan Account Collection Record and the Loan Data Record, are now in the Member Notebook. The Collection History is accessible from the Account Collection Maintenance screen from the Level Four **Notebook (History)** button. This change includes a new Member Notebook category, COLLECT and a note type, CONVERTED which you can use to access the Collection Record that were previously part of the Collection History.

## New Features

The following features have been added since the last release:

- Added a new Control-Drafts parameters (Back Off > Standard > Parameters > Control-Drafts) for Overdraft Privilege (ODP), **ODP Bypass Paid Charge Offs**. Controls whether accounts that have charged-off loans *with a zero charge-off balance* have active ODP.

If selected, the parameter sets the **Overdraft Privilege Status** setting in the Draft Data Record to Y-Overdraft Privilege is Active, so the member is eligible for ODP.

If the **ODP Bypass Paid Charge Offs setting** is cleared, the parameter sets the **Overdraft Privilege Status** setting in the Draft Data Record to X-Do Not Activate Overdraft Privilege, so the member is not eligible for ODP.

**NOTE:** By default, this parameter is selected, so accounts with charged-off loans with a zero charge-off balance are eligible for active ODP.

- The Loan Collections screen (Loans > Collections > Collections) Status notation adds a -CD to the Collections that have a date in the **Case Dismissed** text box of the Bankruptcy Information section of the Account Collection Maintenance screen.
  - Added a new sortable column, **Shares Available**, to the Loan Collections screen (Loans > Collections > Collections). It displays the sum of the available account balances (less any delinquent holds for this loan) for all the non-IRA and Certificates accounts.
  - Added a **Payments Remaining** column after the Daily Interest column on the Loan Payoff screen. Payments Remaining is calculated based on the frequency and loan maturity date.
  - Added a new Control-Master parameter, **Bypass \$5000 Hold for New Member**. When selected, the system bypasses the **Days To Class Member New For Add On Holds** setting for aggregate \$5000 deposits so the extra hold days does not affect new members.
  - Added Federal tax changes for 2010 tax year from IRS Publication 1220.
  - Added 'soft pull' credit report inquiry feature. Added a Soft Pull section for Customer ID and User Password to the Control-Net Access parameters. This feature saves the print image of reports pulled as soft, it does not update the credit score/date on the **Personal Data Record**, and it flags the report in the current reports section as 'soft pulled'. On the Credit Report Request screen, added a **Soft Pulled** check box if the soft pulled customer ID is not blank. The same ID/password cannot be entered in the Control-Net Access parameters.
- IMPORTANT:** Credit unions that wish to enable the soft-pull feature must contact their credit agencies (Equifax/Transunion) to obtain a soft-pull ID/Password.
- Added a new text box, **Promotional Rate Months**, to Account Type/Rates Maint (Back Office > Standard > Parameters) to Loans Rate Maintenance. Added a new Type Rate Change option, **P - Promotional Rate Change**. As a result of this change--

- Rate on loans of this type change some number of months from the date of the loan.
- The payment is recalculated and becomes effective at the time of rate change.
- Loan Investors Quarterly Statement deletes any loan investor records that pay off that quarter; in other words, that have an Ending Balance of zero.

**IMPORTANT:** Do not manually remove the investment record.

- Because some people are making multiple investments every quarter from the same share account to the same loan account, Loan Investors Maintenance allows a change to the amount and an update to the date, allowing up to 30 dates. Currently, these dates are updated with the date of change and do not currently appear to the user.

**IMPORTANT:** You must perform investor maintenance on the same date that the withdrawal from the share account occurs.

- Added a new loan report (Back Office > Standard > Reports > Accounts - Loan), Investor - Statements – No Update, that allows a trial run of statements with out-of-balance situations noted.
- The system creates separate Investor statements per member that can be accessed thru eDocs.
- If a member invests in more than one loan, the word rounding used in the Reason/Purpose text box, doesn't allow the system to relate that transaction with the correct loan. To make sure that the correct loan is matched with the transaction, type the account number in the beginning of the reason/purpose text box, for example: 14042 01 ROUNDING ADJ

## 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 G/L posting functions at G/L > Reports -- Post General Journals, Post Expense Checks, and Post Standard/Repeating – have been removed. They remain at G/L > Posting. (Issue #24691)
- Updated the Return Codes on the ACH Exception Report.
- Updated monthly closing procedures to clear old CAMS-ii Mails from Teller 0000 to help reduce overhead and to help enhance performance.
- On the Account Collection Maintenance screen, added **Account Type**, **Loan Purpose**, and **Remittance Method** read-only information in the Current Loan Information section.
- The color of the Notebook link on the Member Balances screen can be changed. The default color is orange-red. It can be changed via the CAMS-ii System Properties (Back Office > Standard > Parameters > CAMS-ii System Properties). The property is `member_notebook_link_color`.
- Enhanced ACH name validation by adding a check box, **Use Name as Cross Reference**, on the ACH Company IDs to enable name validation. This enhancement allows you to apply name validation to only particular company IDs instead of to all company IDs. (Issue #23385)

**IMPORTANT:** The Control-ACH parameter, **Use Name as Cross Reference** controls ACH name validation for all ACH Company IDs; however, if you want to enable ACH name validation for only a few specific companies, clear the **Use Name as Cross Reference** parameter and select the **Use Name as Cross Reference** check box on each of the specific company IDs.

**NOTE:** With this release, this option is not selected on any ACH Company IDs.

- Enhanced Remote Teller Authorization by adding a widget in the Consolidated Action Center (CAC) to alert the supervisor to the request and allow the supervisor to authorize from any CAMS-ii workstation. The widget reads, *Remote Authorization*; clicking the widget activates the Remote Authorization screen.
- Member Notebook checks the date of the last note update to determine which threads appear in the requested time frame. For example: A collection thread started in 2008 without any activity since 2008 should not appear in a six-month window; however, if someone added a comment or followup to the thread two weeks ago, it appears in the six month window.
- When scanning multiple checks using Quick Deposit, the cash/check amount defaults entered through the amount remaining fields have not been rounded to two decimals and causes errors.
- In Multiple Transactions, if more than one account is involved, any offset transactions that affect the G/L by default are assigned to the 99 account. If a single account is involved, an offsetting transaction (check out) is assigned to the actual account.

## 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.

- Some accounts appear on a receipt with a date when hold will be released, but nothing is held. (Issue #24612)
- On the loan insurance premium posting report, the member account numbers are correct. On the standard batch errors report in the insurance premium posting exceptions sections, some of the member account numbers are incorrect . (Issue #24700)
- The Transaction Code for charges (from fees/charges table) does not work with some IRA accounts. (Issue #25023).
- The G/L Chart of Account Maintenance sometimes deletes the account after the one selected to be deleted.

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