

Credit Union Accounting and Management System-ii (CAMS-ii) version 3.8.0 **DRAFT** Release Notice

This software release notice contains new features, enhancements, changes, and program fixes *documented since the CAMS-ii version 3.7.0 Release Notice, dated 4/18/10.*

It supersedes all other CAMS-ii software versions.

This Release Notice is current as of 10:17 PM 06/11/11

Important: Please read this Release Notice in its entirety and address any questions concerning its content to the CBS Issue Tracking System.

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Important Notes for this Release

Please take note of these important changes:

- Added Bulk Printing. Bulk Printing uses a separate interface accessible from the DRM, but it has many of the same functions: search and MultiPrint. Bulk Printing stores member receipts for a period defined by a CAMS-ii property. (see New Features for more information)

- In the Credit Report Request screen, DO NOT type the primary borrower's account number into the **Account Number** text box in the Co-Applicant section. See the following illustration:

The illustration shows a form titled "Co-Applicant Information". The fields are arranged in two columns. The left column contains "Social Security Number", "First Name", and "Birth Date". The right column contains "Account Number", "Middle Name", and "Security Freeze PIN". The "Account Number" field is highlighted with a red rectangular border, indicating that the primary borrower's account number should not be entered here. A yellow highlight is present above the "Co-Applicant Information" title.

New Features

The following features have been added since the last release notice:

- Enhanced teller logoff/logon so that we can produce an inquiry screen and .CSV extract. This provides the credit union with a way to track employee in/out times based on Teller logoff/logon ... like a time clock.
- New Member Setup now automatically assigns account number in an user-defined incremented value. The default is one.
- Added a separate receipt message for POS receipts at Back Office > Standard > Parameters > Message Narratives > POS-Receipt Message.
- Enhanced Member History with a **Display NSF Only** check box that when selected shows only (transaction codes 156, 289 and 649). If the credit union is licensed for ODP, a **Display ODP Only** check box appears (transaction code (652, 683, 684). This feature allows you to view only ODP charges connected with Overdraft Privilege (when the **Display ODP Only** check box is selected) or only regular NSFs (when the **Display NSF Only** check box is selected) or both in the member's share draft transaction history.
- Added a Pending NSF notification link on the Member Balances screen that when clicked causes the appearance of the details of the exception records, one at a time, under a summary of all share/draft exceptions for this member.
- Enhanced Member History Transactions to display a 'W' (along with possible R/C) in the **PDF LINKS** column for *Wire Transactions set up via Multiple Transactions with the Wires transaction code*. Clicking the 'W' brings up the associated Wire Details in a new screen.
- Re-labeled the **Gender Code** on the Personal Data Inquiry/Maintenance screen and on the New Member Setup screen to **Gender/Category**. In all cases, the following rules apply: Individuals can have ' ', 'M' and 'F' settings; Businesses can have ' ', 'C', 'N', 'O', 'P', and 'S'.

- - Not Applicable • 'C' - Corporation • 'F' - Female • M' - Male
- N' - Non-Profit Organization • 'O' - Organization • 'P' - Partnership • S' - Sole Proprietorship Organization
- Added the Share Withholding report to Back Office Reports (Back Office> Standard > Reports > Withholding). Bulk Printing allows you to temporarily archive member receipts for printing later without interfering with the normal CAMS-ii archiving process. This helps queue member receipts from transactions based on mail-in, call-in, night deposit activities, and other activities that require you to send a receipt to a member. The system maintains the member receipts for a set number of days controlled by a CAMS-ii System Property.

At the end of a transaction processed via Multiple Transactions, a Bulk Print Later option button appears that enables you to send the receipt to Bulk Printing. The Document Retrieval Manager (DRM) menu has a Bulk Printing link that activates a separate CAMS-ii Bulk Printing Facility screen.

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- Added a new Control-ACH parameter, **Automatically Post ACH**, that allows you to bypass the creation of the ACH work files for member and company and automatically post the ACH.

IMPORTANT: If you are interested in this feature, please contact Support to review all of the implications.

- Added an additional Control-Master Parameter, **Reg-D - Number Allowed Before Notice**, and added a new notice message and facility for producing Reg D exceeded notices at the time the infractions occurs. This allows you to set the Max Reg D parameter to a higher number so transactions are not denied. It also allows you to notify members that they are exceeding the regulatory limits.

Also added a Control-Master parameter, **Reg-D - Violation Fee**, to charge a fee for each transfer exceeding the **Reg-D - Number Allowed Before Notice** setting.

IMPORTANT: This is an on-the-fly charge, meaning that the system charges the fee immediately when the transaction occurs, not when notices fees are built.

- Enhanced the General Ledger system to automatically release deferred general journal transactions on the designated date. The transactions are automatically released if the deferred date is past or on the current system date.
- CAMS-ii and Internet Branching can now link accounts to a primary account, enabling CAMS-ii to handle members with several base account numbers to access all accounts under one primary number on Internet Branching. There is a setup area on the CAMS-ii Personal Data Maintenance screen for adding these associated member numbers. The maintenance lists all of the associated member numbers with the same SSN. This provides an easy selection mechanism while allowing for the entry of non SSN matched accounts (requires an override) to allow for linking business accounts.
- Internet Branching now displays aggregate totals, sorts the accounts into groups, showing the primary member's accounts first, then any co-owned or *linked* accounts. The line between groups is a little thicker and darker to show separation.
- Updated Internet Branching to give the members a method of changing their security image.
- Added fields for first lien balance and loan-to-value ratio to the loan data records. This is in preparation to support files from Equifax that update these fields, so that the data can be monitored.
- The summary information on the member Personal Data Record for credit cards is now updated properly for real-time credit cards (loan record for credit card actually exists in CAMS-ii).
- Added **APR** to the Loan Payoff Screen.
- Added a Description/Purpose text box for non-loan accounts to be used on Member Balances and Internet Branching like the loan purpose to further define the account. This text appears also on the member statements and on Multiple Transactions. It also accounts for co-owners that have their own descriptions.
- Enhanced the Document Comment feature in the Document Retrieval Manager (DRM) to prevent changing a comment and made some cosmetic changes to the comment viewing/entry screens. The DRM screen now has a **Notes** column that indicates which documents have comments and has an added new filter – **Display Only Documents With Notes** – to retrieve only documents with comments.

- Increased the number of digits left of the decimal point to eight in the **Salvage Value** text box of the Fixed Assets Maintenance screen (G/L > Maintenance > Fixed Assets).

Changes

The following items have changed since the last release.

- Enhanced Photo ID Scan in CAMS-ii by adding an expiration date that is also saved on the Personal Data Record. The property is **photoID_months_good**. The default setting is zero (0) which will prevent existing Photo IDs from showing expired on day one of the release installation. Once this property is changed, existing Photo IDs appear expired but you can set the appropriate Photo expiration date in the Personal Data Record.
- Changed format of the card holder name change extract - name field - to be first name, mid, last name to match updated requirements from Fidelity. .
- Changed the **Export CSV** button on the member history to match the **Export** button on the G/L history Inquiry.
- Revised G/L YTD Posted Transactions Inquiry to add a drill down into the member transaction that makes up the G/L transaction by clicking on the Packet ID. This enables you to research the specifics of the transactions easier.
- Enhanced the CAMS-ii FinCEN scanning to reduce false positives by eliminating small common words, for example: THE, FOR, INC, and so forth. Also added the wire transfer payee name to the FinCEN Exception details screen.
- Enhanced the collections record with the work phone, fax, and email address of the credit union attorney and member attorney.
- Enhanced Loan Payoff screen to show the APR between Payment Amount and Interest Due.
- Enhanced Internet Branching to allow reviewing and selecting from more images (not limited to more than 10 random) and also to allow the user to change the security image and security question.
- Added descriptions for forms (Information > Forms).
- Added a Change of address notice, **Name Change Notice**, to send to the member's old/new address to alert member of an address change. -
- Enhanced the end-of-period batch to check if the Credit Union is licensed for ODP, then checks for opt-in for ATM/Debit on the Share Draft data records. If any draft account for the member is opt'ed in for ATM/Debit, the system sets the opt-in flag and date with data from the Draft Data Record on the Personal Data Record ATM/Debit Charge Opt In check box for NSF. This process affects only Opt-ins. This process ensures that if credit union personnel marks a member for opt-in on the Draft Data Record and forgets to mark the Personal Data Record that the system marks it.
- Enhanced Internet Branching to show aggregate totals for the account summary.
- Changed the process in G/L > Maintenance so that the **Delete** check box cannot be selected when the **Copy To** text box is filled This prevents the user from deleting the entry when intending to copy it to another entry, eliminating user confusion between copy and delete functions.

- The summary information on the member Personal Data Record for credit cards now updates properly for real-time credit cards (loan record for credit card exists in CAMS-ii).
- Enhanced General Ledger export to handle current month balances versus YTD balances for profit/expense accounts versus balance sheet account (control by a selection when defining the export group. Also enhanced to analyze the normal debit/credit balance code for the account to adjust the balance sign for the formula calculations. Some cosmetic changes have also been made.
- Added 1st lien balance and loan-to-value fields to the Loan Data Record.

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Bugs

The following anomalies have been fixed since the last release:

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

- The CC section for CAMS-ii e-mail recipients drop-down does not always list the correct Teller Name for the Teller ID.
- Selecting fields on the Loan Account Type Maintenance screen as required does not always make them required.
- With IAT OFAC scanning, if an ACH item is passed into exceptions and then cleared, it does not include addendum information in the ACH exception history nor on the member's account history.
- The leading zeroes for social security account numbers do not appear on the BSA structuring report #2.
- Physical purge could, in some cases, delete charged off share (non-loan) accounts.

Updates, Hints, and Corrections

The following items are additions, updates, or corrections to previous release or update notices. And notes of special interest concerning CAMS-ii.

The CC list box in the CAMS-ii Mail Editor is a list of mail box IDs. If you set your mail box ID to be the Teller ID of someone else, the names will get crossed up. The mail box ID is a way to consolidate a single user's multiple Teller IDs to one mail box. It is not a way to forward your mail to someone else.

We have removed the Adobe 6.0 links from the CAMS-ii Workstation Maintenance screen. We are way past version 6 and no longer provide an executable for Adobe. Please visit adobe.com for the latest version of Adobe Reader

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