

Credit Union Accounting and Management System-ii (CAMS-ii) version 2.2.0

Release Notice

This software release contains new features, enhancements, changes, and program fixes developed since CAMS-ii Release 1.14.1. It supersedes all other CAMS-ii software versions. This Release Notice is dated 12/13/2006.

IMPORTANT: If you install this release from a CD-ROM, before you install this release **you must:**

- ❑ Read the *Pre-installation Instructions* and the *Installation Instructions* BEFORE you begin to install the software upgrade.
- ❑ Read this release notice in its entirety. Address any questions to Commercial Business Systems Support at support@camsbycbs.com or by fax, 919 736-9996.
- ❑ This software upgrade must be installed after completing end-of-day batch processing.
- ❑ If you have an In-house (Big Cat) Audio Response System, deactivate the Audio Response System.

If you have received this release as an automatic update via the Internet, you do not need to do install any software; however, we strongly recommend that you thoroughly review this Release Notice.

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Installation Information

If you received a Release CD, read the installation instructions on the CAMS-ii version 2.2.0 CD. Read the printed *Pre-installation Instructions* for information on accessing the installation instructions that are available on the Release CD.

Programming for Future Releases

- Suspicious Activity Checking
- Enhanced Relationship Pricing

Features/Functions Remaining in CAMS

The following features/functions, however, are available only in CAMS

Scheduling Batch Processing

Unless your credit union is set up for CAMS-ii AutoBatch, all Daily, Weekly, Monthly, Quarterly, and Yearly batch processing sessions remain in CAMS. Please contact CBS Sales for information on switching to CAMS-ii AutoBatch

Special Forms Printing

All special forms should be printed via the P.A.S.S. Queue instead of the CAMS-ii Document Retrieval Manager (DRM). Examples of special forms:

- Member Notices - mailer forms only
- IRS forms – mailer forms only

NOTE: Laser IRS forms and Member Notices are available in the CAMS-ii DRM.

NOTE: CAMS-ii statements, loan disclosures, and loan applications do not apply, as these forms are not placed in the P.A.S.S. Queue.

Miscellaneous Utilities (Typically used by CBS Only)

- Print Batch Error Codes/Descriptions
- Convert CSX Payroll File To CBS

Odds and Ends

- Viewing Related Accounts
- Payroll Holds Maintenance
- Backup Withholding Listing

Parameters Setup and Maintenance

- Loan Collateral Codes

Parameters Listing/Reports

- Credit Union Control Data
- Loan Collateral Codes
- Loan Payment Computation Tables

- Spooler ID / P.A.S.S. Queue Names

New Features

The following new features have been added to CAMS-ii for this release:

Check Scanning, Check Holds, and Check 21

- CAMS-ii now includes comprehensive Check Scanning, Check Holds, and Check 21 modules. The features include:
- New method of check holds, Method 2, which is required for Check Scanning, Check Holds, and Check 21. This check hold method must be set in CAMS-ii Properties. For more information go to CAMS-ii Help (CAMS-ii How-To's > Back Office > Standard > Parameters > CAMS-ii System Properties > Setting Check Hold Properties.
- A new check hold method to allow for automatic check holds against other member accounts in the credit union. For example, the system uses funds from certificate accounts for check holds to make funds immediately available in the share draft account
- The check deposits and the hold type appear in Member History.
- The check deposit and the hold with the funds availability appear on member receipts.
- Holds including check holds and specific holds on accounts for pre-authorized debit card purchases appear on Internet Branching.
- Scanned images of deposited share drafts appear in Member History.
- A utility to download routing and transit number (ABA list) from the Federal Reserve to assist in automatic determination of in-town/out-of-town checks during scanning.
- The ability to create a list of scanned checks routing and transit numbers plus account numbers that can be automatically searched to determine the type of hold and if funds are to be made immediately available without holds up to some limit.
- Masks (templates) for automatically assigning in-town/out-of-town and immediate availability of funds to the ABA routing numbers downloaded from the Federal Reserve.
- Electronic cash letter preparation and submission that meet X9.37 standards.
- Check scanning at time of deposit at the teller line and retention of the information for the electronic cash letter that meets X9.37 standards.
- Bulk check scanning in back office (off the teller line) and the retention of information for the electronic cash letter.

Other Added Features

The following features were also added to CAMS-ii for this release:

- The ability to import the FINCEN file to CAMS-ii and automatically use or manually run FINCEN scanning against the member and non-member databases.
- An automatically generated packet ID to track G/L entries to source or offsetting account.
- A new mortgage system interface
- Dividend rate tables are now available in CAMS-ii.
- Numerical search for predefined reason/purpose messages
- An Intranet link on the CAMS-ii Level One menu that allows the credit union to link to an internal (Intranet) site. The credit union designs and maintains the Intranet site using an application that produces web pages. For more information go to CAMS-ii Help (CAMS-ii How-To's > Back Office > Standard > Parameters > CAMS-ii System Properties > Adding an Intranet Site).
- Enhanced common area configuration that allows you to configure the Common Area items based on items in Personal Data Maintenance. This configuration is controlled in the CAMS-ii System Properties and is universal throughout the system. For more information go to CAMS-ii Help (CAMS-ii How-To's > Back Office > Standard > Parameters > CAMS-ii System Properties > Changing the Common Area on the Member Balance Screen).
- Distributions can be tied to payrolls such that when the payroll posts, it automatically posts the associated distribution. Associated distributions transfer only if the member actually receives funds via the payroll.
- Journal Vouchers now allow the entry of the actual G/L account for the offset.
- eAlerts that are configured for the credit union in CAMS-ii and for members via Internet Branching
- Terminal location description to assist in documenting and maintaining workstations when cookies are deleted. This new field appears on the Teller Status Inquiry.
- ACH processes using the incoming ACH transaction code.
IMPORTANT: Because using the incoming ACH transaction codes can have widespread effects on your distributions, CBS recommends that you do not use this feature unless you discuss it with CBS support beforehand.
- To assist with Bank Secrecy Act monitoring compliance, excessive cash in/out appears on Member Balances screen for the previous 14 days to track account activity.
- Right-clicking a transaction in Member History accesses transaction details.
- A New quick deposit/withdrawal entry screen in Multiple Transactions
- Bond Redemption program
- Memos can be entered as permanent or with an expiration date.

- Memos can be prioritized if necessary.
- You can use a CAMS-ii Properties to set different colors for each Level One menu item.
- Members can change their Internet Branching user name from numeric to alphanumeric.
- The system requires users to identify themselves and provide a brief explanation whenever they lock a member's account.
- Enhanced Loan Application Tracking of loan to completion
- Full 19-digit PAN numbers for ATM/Debit card processing
- Streamlined New Member Setup
- Prospective member tracking
- Links to financial calculators
- When the system is configured to cover an overdraft via PSL in increments, but the amount needed to meet the increments exceeds the available PSL, the system adjusts to pay the actual amount of the shortfall as if the PSL is not configured in increments, as long as the shortfall amount can be met by the available PSL.
- Enhanced CAMS-ii Data Miner features to allow for periodic processing of set CAMS-ii Data Miner queries using Day variables.

Day	Variable
Today	@@DAY
Beginning of week	@@BOW
Ending of week	@@EOW
Beginning of month	@@BOM
Ending of month	@@EOM
Beginning of quarter	@@BOQ
End of quarter	@@EOQ
Beginning of year	@@BOY
Ending of year	@@EOY

- The OFAC and Wire Log information is now available to CAMS-ii Data Miner. It allows you to create custom reports for tracking OFAC decisions and Wire traffic for audits.
- Internet Branching now allows dual authorization for logins to meet regulatory requirements. This requires a software update of the Internet Branching site.

Changes

The following changes to existing CAMS-ii features/functions are included in this release:

- The credit bureau reporting has been brought up the latest 2006 specifications:
 - Cleanup of reporting an ECOA code of 2 for joint but reporting blank J1 and/or J2 segments in some situations.
 - Eliminates reporting some accounts with an obsolete ECOA code of 4.
 - Forces a payment rating of L for charged-off loans in the CAMS-ii Charge-Off System.
 - Uses CAMS-ii co-signer type to identify joint vs. co-maker account ownership status.
- Updates to IRS forms to comply with changes in IRS codes.
- Internet Branching now includes a printer-friendly link on the history inquiry page.
- Members registering for eDocuments on the Internet Branching site can now also automatically register for eReceipts. This is controlled by a CAMS-ii parameter.
- We have added CO-OP as a real-time ATM/Debit card vendor.
- Added two new options for loan interest in Account Types/ Rates Maintenance: For example: 0% interest for ninety days and no payments for six months.
- Information printed from the printer-friendly link in Member History no longer includes history summary information.
- There is a new printer-friendly link on the Member Balances screen.
- Skips on payroll and/or distribution now advance the due date on the loan account. This is controlled by a new CAMS-ii parameter.
- ACH transaction codes now appear in the Member History.

Bug Fixes

The following anomalies have been fixed since the last release:

- The Add Payroll Distribution screen always defaults to the lowest priority number instead of the last item. (Item # 1298)
- PDF documents and documents printed from the Document Retrieval Manager no longer print to the check printer by default. By default, the documents print to the defined Inquiry printer.

Hints and Help

Identifying and Labeling Terminal Numbers

We recommend that you mark each of your PCs with its CAMS-ii Terminal Number. The terminal number is especially important if you should delete your Internet browser cookies because you must reset your terminal number. For a discussion about deleting Internet browser cookies, see [Deleting Internet Browser Cookies](#).

To find the Terminal Number for a PC, go to **Help >About CAMS-ii**.

Workstation Configuration

We recommend that you print the Workstation Configuration page if you use workstation printing, so you have a record of all the printer settings.

Anti-Virus Software Subscriptions

Many times when you purchase a new PC from Commercial Business Systems, it has anti-virus software. Most have an initial subscription period. You are normally notified of the end of the anti-virus software's initial subscription by a pop-up message.

It is your responsibility to update/continue subscribing to the anti-virus software. Please do not call Commercial Business Systems Support about updating the anti-virus software subscription. Follow the instructions for updating the subscription provided by the software company.

We strongly recommend that you use anti-virus software on all your PCs and keep anti-virus software up to date.

Changing System Date/Time

Make sure that you deactivate online before you change the system date and time on your CAMS-ii Host.

CAMS-ii Help

CAMS-ii Help is the manual for CAMS-ii. With every CAMS-ii version, we add more information to the CAMS-ii Help.

Many of the new features in this release are documented in the CAMS-ii Help CAMS-ii How-To's section.

Before you call Commercial Business Systems Support, we strongly recommend that you check CAMS-ii Help, available at the Level One Help menu. CAMS-ii Help has universal text search and an extensive index to help you determine whether CAMS-ii Help has an answer to your question.

Commercial Business Systems Support representatives will direct you to the CAMS-ii Help whenever the answer is available there. Many of the Commercial Business Systems forms are also available for printing in the CAMS-ii Help.

Please suggest topics for the CAMS-ii Help by emailing support@camsbycbs.com .

Warnings and Cautions

Please observe the following warnings and cautions.

Deleting Internet Browser Cookies

Do **not** delete your Internet Browser cookies!

CAMS-ii uses a small Internet file, commonly called a cookie, to store the terminal number information. This information tells CAMS-ii which terminal is logging in for a CAMS-ii session.

If you delete the cookies, this information is no longer available to CAMS-ii and you cannot log in.

If you delete your Internet cookies, and you know your Terminal Number for the PC on which you are accessing CAMS-ii, type the following in the Internet Explorer **Address** text box:

```
http://camsii/servlet/com.camsbycbs.cams.servlet.TerminalId
```

From the screen that appears, you can add the PC's Terminal ID.

Adding Software

We strongly recommend that you do not add any software to any CAMS-ii server, Audio Response server, or Real-Time ATM server. Adding software to one of these servers can cause application incompatibilities that can adversely affect the server's performance and/or operation. Call or email Commercial Business Systems Support, support@camsbycbs.com, if you are considering adding any software to any of the aforementioned servers.

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