
CU*BASE and Compromised Cards

Creating a useable file from your
vendor's CAMS report

INTRODUCTION

We all dread it, and we all know it could happen any time – fraud, security breaches, and compromised member plastics. When you first hear of a breach, the thought of contacting impacted members can be daunting, so the Cards & Payments team has often lent a hand in the process. However, with the processes and tools contained in this document, you can quickly turn a CAMS file into a useable document, able to be plugged into Member Connect or used however you need. This guide will instruct you on the simple process; using **Tool #1375 File Transfers (Upload or Download)** first to upload your CAMS file from your vendor, and using **Tool #1962 Build Compromised Cards File**, to create a compromised card combination file, CAMSCOMP, in your credit union's QUERYxx library. From there, you can use the file for Member Connect and contact your members as fast as you can click a couple buttons.



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Have questions or concerns? Contact the
Cards & Payments team at cardsandpyments@cuanswers.com to work
with an expert.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
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STEP 1: PREPARING THE VENDOR CAMS FILE

When a data breach affects plastic holder accounts, Visa, MasterCard, and other providers issue what is called a Compromised Account Management System (CAMS) alert. This notification, depending on your credit union's unique relationship with their vendor, maybe also come from the service provider (vendor) such as Vantiv, or Co-Op.

Once you've received this file of card holders, there are a few steps you must take to prepare the file for CU*BASE standard for upload. The requirements are as follows:

1. The file must be saved as a CSV Comma-delimited format.
2. The file must have only two columns, with no column names or formatting
 - a. **Column A – Card Number** - This field is REQUIRED, and must contain only the full card number. The field cannot exceed 19 characters. The number may display in scientific format, which is fine.
 - b. **Column B - Cardholder Name** – This field is NOT required, and contains the card holder name. This field should not exceed 52 characters. If the name exceeds 52 characters, the record will still be uploaded, however, the card holder name will be truncated.
3. The file should be saved on the computer's C: drive.
4. **Each CAMS report must only contain either ATM/Debit cards, or Credit cards. Though this process will work for both, you cannot combine ATM/Debit and Credit cards in one CAMS report upload.**

It is recommended that after editing the file as above, you spot check to ensure there are no blanks, skipped rows, extra columns, duplicate data, etc. Once the file has been verified, move on to Step 2.

STEP 2: UPLOADING TO THE ISERIES

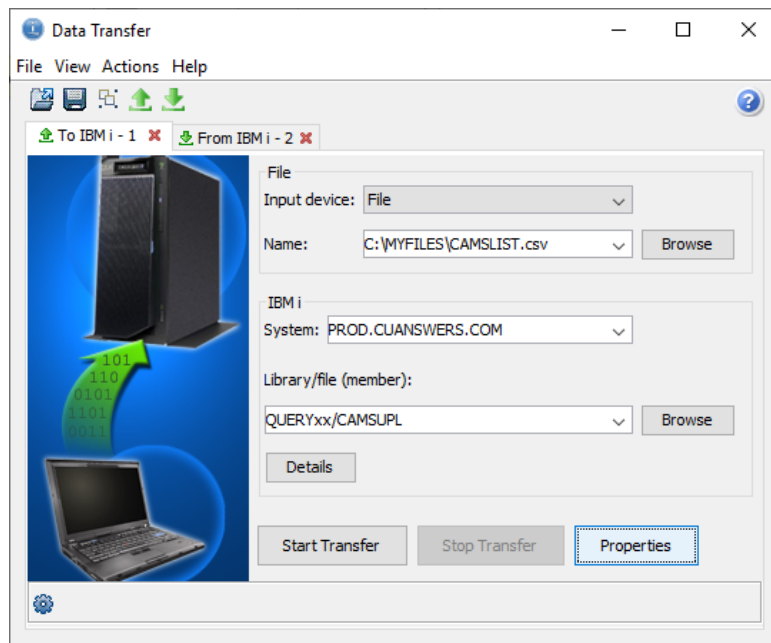


*Use of the Compromised Card tool does not require upload authority, however, in order to generate the file needed, the vendor CAMS report from Step 1 must first be uploaded to CU*BASE by a credit union staff member with proper upload authority. **Contact a Client Service Representative for more information on Upload Authority.***

Due to the immediate nature of a data breach, we recommend having at least one person on staff with Upload Authority prior to needing to upload a file. Updating permissions to allow for staff to upload to CU*BASE is not an instant process, and must be signed off by your credit union's Security Officer before processing. When submitting your Upload Authority form, you will need to use **CAMSUPL** as the specific file name you're requesting authority to, and QUERYxx as the specific library. Failure to submit the correct file name can cause a processing delay!

Now that your file is verified within the requirements of Step 1, and someone on your staff has proper authority to upload, it is time to upload the Excel workbook to CU*BASE.

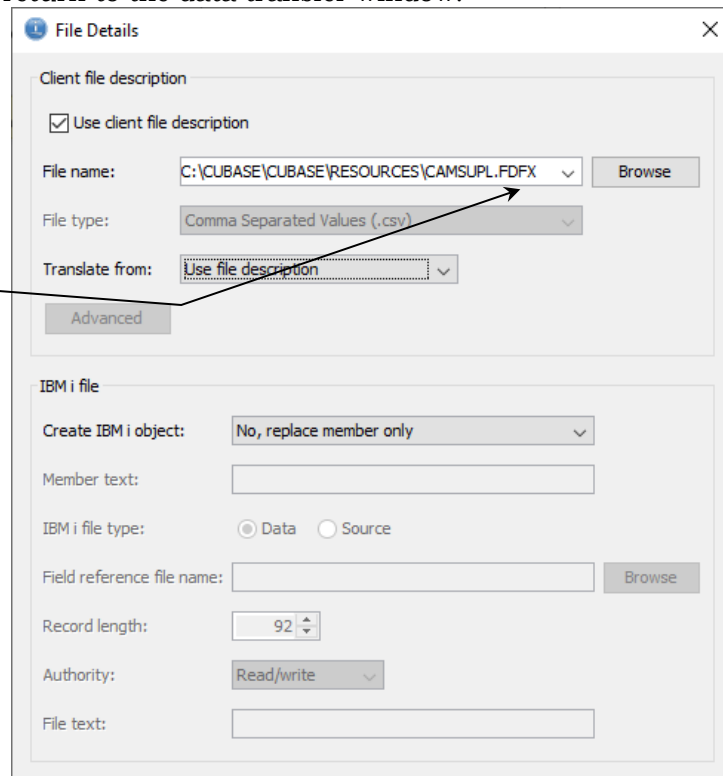
1. Access **Tool #1375 File Transfers (Upload or Download)**



2. Fill out the screen as seen above. Under the **IBM i** section, designate which iSeries system the file should be uploaded.
 - **Online Clients:** PROD.CUANSWERS.COM
 - **Site-Four Clients:** PROD.SITE-FOUR.COM
3. The Library/File name must be as shown, where XX equals your two-digit CUID.

- Next, select the Details button and enter the following path as seen in the screen below. Once you've completed the screen, select OK to return to the data transfer window.

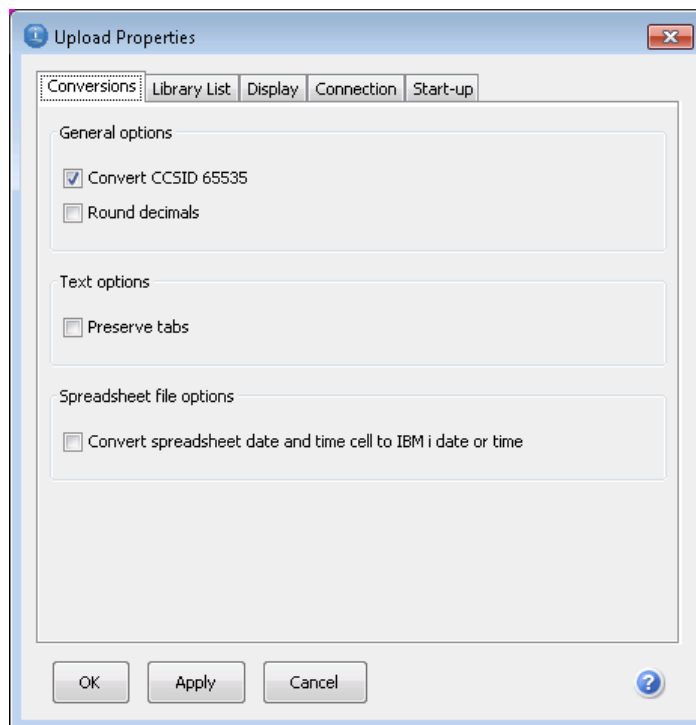
It is crucial to match this description exactly so that the system knows which file to use, and where it is, when using the tool to create the card file.



The 'File Details' dialog box is shown with the following settings:

- Client file description:**
 - ☒ Use client file description
 - File name: C:\CUBASE\CUBASE\RESOURCES\CAMSUPL.FDFX
 - File type: Comma Separated Values (.csv)
 - Translate from: Use file description
- Advanced:** (button)
- IBM i file:**
 - Create IBM i object: No, replace member only
 - Member text: (empty field)
 - IBM i file type: ☒ Data ☐ Source
 - Field reference file name: (empty field)
 - Record length: 92
 - Authority: Read/write
 - File text: (empty field)

- From the data transfer window, select the **Properties** button.

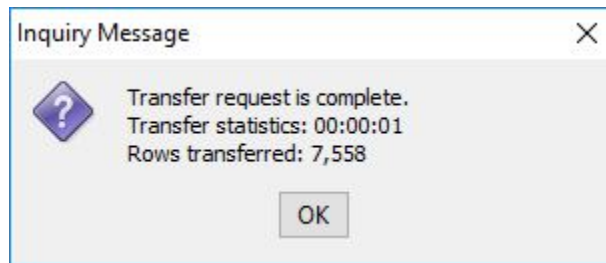


The 'Upload Properties' dialog box is shown with the following settings:

- Conversions:** (selected tab)
- General options:**
 - ☒ Convert CCSID 65535
 - ☐ Round decimals
- Text options:**
 - ☐ Preserve tabs
- Spreadsheet file options:**
 - ☐ Convert spreadsheet date and time cell to IBM i date or time
- Buttons:** OK, Apply, Cancel

- Select the checkbox to *Convert CCSID 65535* and click OK.

7. You will return to the data transfer window. Select **Start Transfer**. Another pop up window will appear when the transfer is complete. Use this number to verify the data transfer.
- 8.



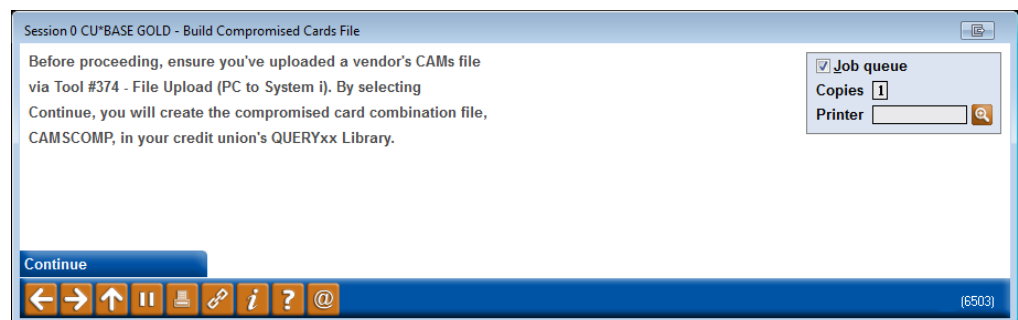
9. This process has now created the file **CAMSUPL** in your QUERYxx library. Move on to Step 3 to create the combination file.

STEP 3: CREATING THE COMBINATION FILE

Once your file has been successfully uploaded, access **Tool #1962 Build Compromised Card File**.

This tool cross references the tables in PANCARD (ATM/Debit cards) and CCCTGDAT (Credit cards) with your newly uploaded CAMSUPL file to create a new file called CAMSCOMP in your QUERYxx library.

When entering the tool, you will see the following screen. Select Continue to generate the file.



I RECEIVED BOTH AN ATM/DEBIT AND A CREDIT CARD CAMS LISTING.
CAN I USE THIS PROCESS FOR BOTH?

Yes! You can use this tool for both ATM/Debit and Credit cards. As this process uses the same file names each time, the process will overwrite the previous file data in both CAMSUPL and CAMPSCOMP every time you run it. It is recommended that you use this tool, complete your additional work such as Member Connect or joining the file to another file for an output, then use the tool for the additional CAMS file.

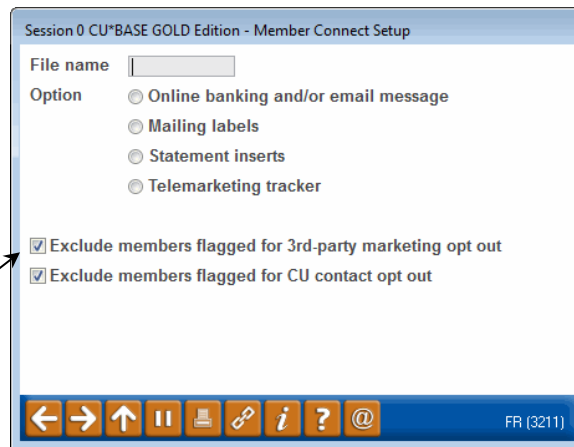
Remember, you must complete one process at a time, and you cannot combine ATM/Debit and Credit cards in one CAMS report upload.

STEP 4: MEMBER CONNECT, ETC.

Now that you've created the file CAMPSCOMP in your QUERYxx library, you are free to use that file however suits your needs. Below is an example of using the file in Member Connect.

1. In **Tool #497 Member Connect Marketing Tools**, enter the name of the database file to which the marketing campaign should be directed – in this case, enter CAMSCOMP.

At this time you can select to exclude members who have selected to opt out of receiving third party and specific kinds of credit union communications.



Click one of the buttons to proceed to the desired marketing tool.

Please note that one option allows you to send email and online banking messages. Once you select this option, the system will allow you to select to send to both online banking and to a member's email address or to just one or the other.

2. Use the screen(s) that appears to produce the message, labels, etc., and send them. Be sure to use the appropriate "Send" or "Process" command to complete the task before returning to the Member Connect screen.