

# Credit Union Accounting and Management System-ii (CAMS-ii)

## Version 4.9.0 Release Notice

This release notice includes new features, updates, changes, and anomalies documented since the previous release notice for CAMS-ii version 4.7.0.

This release notice is dated, December 18, 2013 at 13:04:48 PM EST.

**This is the Year-End Release for 2013.**

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**NOTE: A number that appears in parentheses at the end of an item—for example, (# 12345)—reports an item associated with an issue number assigned by the CBS Issue Tracking System.**

### Important Notices

*Please pay special attention to these items:*

- Added a New Scanned Document elmage Solution.
  - Allows you to add a file--image, audio, movie, phone recording, and so forth--to any CAMS-ii area you can access based on menu access for the Teller ID.
  - Allows you to scan an image using whichever software/scanner you choose, save into an image-queue folder under the root/cbs folder of your workstation, and then import the scanned image into CAMS-ii using a new import function, **Import New Document** at elimages > Scanned Documents.
  - Adds Filters for Owners, Dates, and Security for accessing eimages.

**NOTE: This feature requires a separate license. Contact your processor's Sales Department for more information about purchasing this feature.**

- Added a soft-pull process for credit reports from Transunion.

### **Internet Branching (IB)**

- Enhanced CAMS-ii automatic distributions so that they appear on the Internet Branching (IB) site for members as they appear on CAMS-ii at the credit union.
- Enhanced IB so that users' scheduled transfers configured at the IB site appear in CAMS-ii so CU staff can easily see what member has configured.
- Enhanced IB so that when a change comes to CAMS-ii for the SMS text number from the IB site, it replaces the member's cell phone number in the Personal Data Record. This number is used for eAlerts, not for Text Banking. The eAlert feature allows only one cell phone number. At this time, IB does not update CAMS-ii with any numbers used for text banking. Contact your Support Center to activate this feature.

### **Loans**

- Enhanced the Collections module, so that it now--
  - Allows for collection records to be permanent; however, the system treats current loans as not active in collections for the purpose of tracking in Collections and identifying them on Member Balances.
  - Includes the retention of Legal, Repossession, Bankruptcy, and Judgement information.
  - Provides an additional filter for working the collection queue to bypass items worked in 'x' number of days
  - Provides some additional information on the Detail Collection screen.

**NOTE: The collection module requires a separate license. Contact your processor's Sales Department for more information about purchasing this feature.**

**Collections**

Account #	Control Number	Member Name	Collector ID	Status	Current Balance	Days Negative	Shares Available	Delete
75	0		78	N	-3,401.46	581	30,094.67	<input type="checkbox"/>
75	0		78	N	-103.66	533	0.00	<input type="checkbox"/>
75	0		1	N	-725.00	197	0.00	<input type="checkbox"/>
75	0		78	N	-718.46	1134	0.00	<input type="checkbox"/>
75	0		78	N	-100.00	820	0.00	<input type="checkbox"/>
75	0		78	N	-263.59	1005	0.00	<input type="checkbox"/>
75	0		1	N	-2.89	1163	0.00	<input type="checkbox"/>
75	0		1	N	-242.21	1005	0.00	<input type="checkbox"/>
75	0		78	N	-216.05	542	0.00	<input type="checkbox"/>
75	0		1	N	-75.17	542	12.50	<input type="checkbox"/>
75	0		78	N	-44.98	822	0.00	<input type="checkbox"/>

Filters Delinquent Accounts by Set Day Ranges

Type: ODP    Collector ID#: ALL    Status Code: All    Rows Display Limit: 100  
 Show Accounts w/ Zero Balance:     Delinquent Day Range: Over 120 Days    Branch: All

Filters Accounts w/ Zero Balance    **Export**    **Filter**    **Delete**    **Next**

Total Number of Rows Available w/ the Filter Settings (313):

Loans > Collections > Collections

- Added a soft-pull credit bureau inquiry for Transunion credit scores.

**NOTE: Credit unions that wish to enable the soft-pull feature must contact their credit agencies (Equifax/Transunion) to obtain a soft-pull ID/Password.**



## Miscellaneous Back Office

- Added the following updates to IRS Forms:
  - 1099-R (IRA distributions): Added a new distribution code of D - Annuity Payments - section 1411. This wording will be on a withdrawal button when doing withdrawals. You'll also see it on the inquiry/maintenance pages of IRA accounts and on tax maintenance pages.
  - 1099-MISC (miscellaneous income) – Added the following:
    - ◆ New amount code '9' for tape files.
    - ◆ A new field, **Foreign Tax Paid**, is an option on the vendor and expense check screens. This field also carries over to the tax form maintenance screens.
- Changed the Control-Drafts parameter, **ODP Number of Days**, to **Draft Account Age (Days) for ODP Activation**. This parameter controls the automatic activation of Overdraft Privilege (ODP) on a share draft account. This parameter is still used to govern how many days (batch processing sessions) must occur from the date the share draft account is opened before the CAMS-ii system automatically activates ODP for the share draft account, assuming that the share draft account meets all qualification requirements. A **999** setting for this parameter still indicates that this feature is not activated.
- Added a new Control-Drafts parameter, **Member Age for ODP Activation**. This parameter controls how old (member age) the member must be for the CAMS-ii system to automatically activate ODP for the share draft account, assuming that the share draft account meets all qualification requirements. A **999.99** setting for this parameter indicates that this feature is not activated.

**NOTE: The CAMS-ii system allows you to use both of these Control-Draft parameters together or to use either parameter without using the other parameter.**

## Teller/Member Services

- Changed the Dep/Seg Code drop-down list in the Personal Data Record to default to **No Value Selected** with no spaces instead of a 0 if no other option is selected. (# 47602)
- When a member's account is closed—meaning that the 99 account is closed—the system purges all payrolls and distributions associated with the base number. The removals are tracked on the Exception Report.
- Enhanced Member Statement so the Average Daily Balance and the dividends earned now appear, even if the balance is zero, and ended the use of the Memo Summary for the 99 sub-account. (# 44433)
- The Money Order designation assigned at Multiple Transactions Check Out now appears on Member History. (# 47428)
- Added a Follow-up date range filter and an Export button on Notebook Journal. (# 48434)

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## Bugs

The following items are anomalies or bugs that have been reported or discovered since the last release notice. These bugs have been fixed and/or a remedy provided as noted with each item.

Issue #	Feature/Function	Issue Status and Description
N/A	Teller ID Maintenance/Back Office	<b>Fixed</b> When a user using Teller ID 0101, for example, reset Teller ID 0103, for example, both Teller 0101 and 0103 were reset.
N/A	Loans/Mortgages	<b>Fixed</b> The fixed period mortgage payments do not force the partial payment amount to zero.
48751	Loans/Escrow Payments	<b>Fixed</b> The system allowed the escrow account to go negative when making payments (checks to Insurance, tax, etc.), overdrawing the accounts.
48376:	Member Notebook	<b>Fixed</b> Teller name does not appear under Notebook entry. The Teller number is in the mailbox, but the teller's name does not appear.
48264	Credit Report/Loans	<b>Fixed</b> When filtering credit reports at the credit-union level by SSN, the system does not refresh the screen when you try to view a different member's credit report via <b>Loans &gt; Loan Processing &gt; Credit Reports &gt; Current Reports.</b>
48161	ACH and General Ledger	<b>Fixed</b> Processed an ACH item with an entry code of GL DR, versus Demand Debit. The credit union does not automatically post to GL with ACH. The item did not appear as an ACH exception, never posted to member account, but the system debited the credit union's corporate account, creating an out-of-balance situation.
47963	Back Office/ACH/Loans Payments	<b>Fixed</b> The system did not take the escrow amount when the ACH posted. The member sent the full loan amount plus the escrow via ACH, but the system posted it all to the loan with nothing posted to the escrow account.
47861	Internet Branching (IB)/CD Last Renewal Date	<b>Fixed</b> On IB, the Last Transaction Date for a manually renewed CD appears updates with the correct date. The Last Transaction Date on an automatically renewed CD, however, does not update on IB.
47832	Loans Applications/Member Inquiry Status	<b>Fixed</b> On the Member Inquiry screen, the status of loan application that has been denied appears as Unknown, not Denied.

## Updates, Corrections, and Hints

- We have fine-tuned and corrected a few situations that were introduced into the CAMS-ii Check Reconciliation system in CAMS-ii Release 4.8.0.
  - The Check Reconciliation report (program) automatically executes via the daily batch processing cycle, not only during the month-end batch processing, as stated in the *CAMS-ii version 4.8.0 Release Notice*, but it always runs in the daily batch processing. This program processes automatically.
  - Now, any cleared check that is more than 90 days old is automatically removed/purged from the Checks file. The program calculates the 90 days from the date that the check was originally cleared instead of using the date that the check was originally produced.
  - The Check Reconciliation report now contains—as it always has—a line item to show the information concerning a check that is about to be removed/purged.
  - As originally stated in the CAMS-ii version 4.8.0 Release Notice, any voided check that is more than 365 days old is automatically removed/purged from the Checks file.
  - This program calculates the 365 days from the date that the check was originally voided instead of using the date that the check was originally produced. The Check Reconciliation report now contains—as it always has—a line item to show the information concerning a check that is about to be removed/purged.

## Change List

*This list contains the changes from previously released draft dated 12/16/2013 and posted on the CBS Message Center for this release, Release 4.9.0.*

Release Note Section	Original Wording	Change/Status
Internet Branching	<i>IMPORTANT: The system allows for multiple SMS numbers at the IB site. This causes the cell number to update with the <u>last</u> SMS number added. This ensures that the credit union has an up-to-date number.</i>	Deleted
General Ledger	<ul style="list-style-type: none"> <li>• <i>Enhanced General Journal such that when you a color indicator at the bottom of the screen that lets you know that the G/L is in- or out-of-balance without returning to the top of the screen.</i></li> </ul>	<p>Added wording to clarify (in italics)...</p> <ul style="list-style-type: none"> <li>• <i>Enhanced General Journal such that when you make a general journal entry, a color indicator at the bottom of the screen lets you know that the G/L is in- or out-of-balance without returning to the top of the screen.</i></li> </ul>
Loans	<ul style="list-style-type: none"> <li>• <i>Loan change notice now uses the full page form/letter/document format as delinquency notices.</i></li> </ul>	Additional Item,

<b>Release Note Section</b>	<b>Original Wording</b>	<b>Change/Status</b>
Bugs	<ul style="list-style-type: none"> <li><i>The fixed period mortgage payments do not force the partial payment amount to zero.</i></li> </ul>	Additional Item

### **Trademarks and Advisories**

All service marks, trademarks, and registered trademarks used herein are the sole property of their respective owners.

This Release Notice is a DRAFT and subject to change before final release.

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