

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

## **DRAFT** Version 5.0.0 Release Notice

This release notice includes new features, updates, changes, and anomalies documented since the previous release notice for CAMS-ii version 5.0.0.

This release notice is dated March 19, 2014 at 17:33:04 PM EDT.

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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.**

### Summary

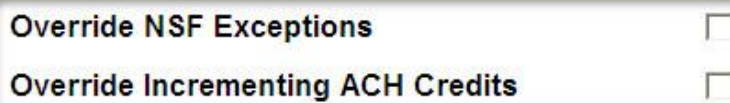
*This section summarizes new features and important changes or updates contained in this software release. The other sections of this release notice contain more detail about the contents of this section.*

The “New Scanned Document Image Solution” introduced in the CAMS-ii version 4.9.0 Release Notice is now the CAMS-ii Content Management Solution (CMS). This release introduces the semi-automated CTR Upload program for uploading electronic CTRs to FinCEN. It also includes a new tool for editing check images.

## ACH

- Added a setting, **Override NSF Exceptions**, to the ACH Company ID Maintenance. When selected, this setting allows you to post ACH transactions from that company ID even though the funds are not available, and the account goes into the negative, it does not cause an NSF. For example: This setting allows check re-orders to complete even if the account does not have any funds.
- Added a setting, **Override Incrementing ACH Credits**, to the ACH Company ID Maintenance. When selected, you can prevent an increase in the **ACH In Amount** and **ACH In Count** counters on the Personal Data Maintenance screen from that company ID, refund deposit from the IRS, for example.

**NOTE: This is mainly for those credit unions that offer a reward checking account or have a relationship pricing model where ACH credits count toward the qualification.**



Override NSF Exceptions	<input type="checkbox"/>
Override Incrementing ACH Credits	<input type="checkbox"/>

EXAMPLE  
For Illustration Purposes Only

Back Office > ACH > Processing > ACH Company ID Maintenance

## ATM

- Enhanced the Reward Checking program to ignore PINLESS PINNED transactions for ATM fee refunds. Members can now pay recurring bills with a debit card instead of an ACH transaction. (# 50278)

## Internet Branching (IB)

- Added a check image editor for eDeposit/Home Deposit to modify a check image that requires re-cropping, better image contrast, and/or detail. With this, you can make adjustments without contacting the member to redo the deposit or to return the check to the credit union.

For example: Some credit unions use a set threshold amount for check image reviews, giving them a tool to correct and to re-submit checks that are returned due to image issues, without needing to contact the member. The editing process uses the original image/check photo from the credit union's Internet Branching site for the editing.

This is a licensed feature; for more information, please contact your processor's Sales department

**WARNING: The Check Editor requires Microsoft® Internet Explorer® version 10 or later.**

## Loans

- For those credit unions licensed for the Escrow Deposits feature, enhanced the CAMS-ii Escrow Deposits program.

Previously, the CAMS-ii escrow deposits program — deposits into a member's escrow deposit account — allowed *only one* full escrow deposit during a calendar month until the member met the *monthly escrow obligation* for the calendar month. The month-end batch processing cycle then reset the **Monthly Escrow Obligation** text box to equal to the regular/normal monthly escrow amount, thereby allowing for escrow deposits to be taken for the upcoming calendar month.

- Now, the CAMS-ii Escrow Deposits program allows *multiple full* escrow deposits during a calendar month. This new enhancement allows members that have late loan payments and members that need to make multiple payments to catch up with loan payments, as well as their escrow deposits.
- Allows members to make advance payments toward their loan as well as advance deposits into their escrow deposits account.
- The escrow deposits program *now* resets the **Monthly Escrow Obligation** text box each time the next payment due date is advanced. This allows *multiple, full-escrow* deposits during a calendar month.
- Also, the Escrow Deposits program now allows either a *partial loan payment* or a *partial escrow deposit* because the escrow deposits program now resets the **Monthly Escrow Obligation** text box only when any existing partial escrow deposit obligations have been met.

**IMPORTANT: This release changes all credit unions licensed with the CAMS-ii Mortgage Escrow feature to provide a method for handling escrow deposits and for managing/resetting the Monthly Escrow Obligation text box.**

- Enhanced the CAMS-ii Escrow Remittance program — check payments to payees/vendors — so that it now consolidates escrow checks by the payee/vendor ID. This enhancement differs from the previous escrow remittance program in that the previous program created a separate check for each member that was set up with a scheduled escrow payment. The CAMS-ii Escrow Remittance:
  - Processes automatically during each daily batch processing cycle.
  - Accumulates all member escrow accounts that are due for a scheduled escrow payment and the program creates a single escrow remittance check for each applicable payee/vendor ID.
  - Creates an Escrow Check Register for all escrow payments that are due. The check register includes the member’s escrow account number, the member’s name, the escrow withdrawal transaction amount, the description of the escrow payment, any existing memo/narrative about the escrow payment the name, and mailing address information about the payee/vendor, as applicable.

### General Ledger (G/L)

- Enhanced the G/L so that the G/L account number branch suffix— the last three digits of the G/L account number — defaults to **001** in the G/L **Account Number** text box.

**NOTE: The CAMS-ii System Property, gl entries default office001 set to Y, controls this property. With this release, all new G/L accounts default to a 001 branch suffix.**

**Chart of Accounts Maintenance** EXAMPLE  
For Illustration Purposes Only

Account Number  ← Branch Suffix

[GL > Maintenance > Chart of Accounts Maintenance](#)

- Changed the Standard/Repeating Standard Journal Transactions screen so that only one record for each Source Type appears instead of all of the records for the same Source Type.  
As a rule, the lowest G/L account number for the specific Source Type appears as the first record in the file. For example: 1110-001.001 appears prior to 1110-001.002, 1110-001.003, and so forth.
- Changed the G/L Payee/Vendor Maintenance screen so that the **Foreign Tax Paid** text box label includes **(9)**. Also, relocated this text box to follow the **Substitute Payments** text box.

**1099 MISC Amount Descriptions, Codes, and YTD Amounts**

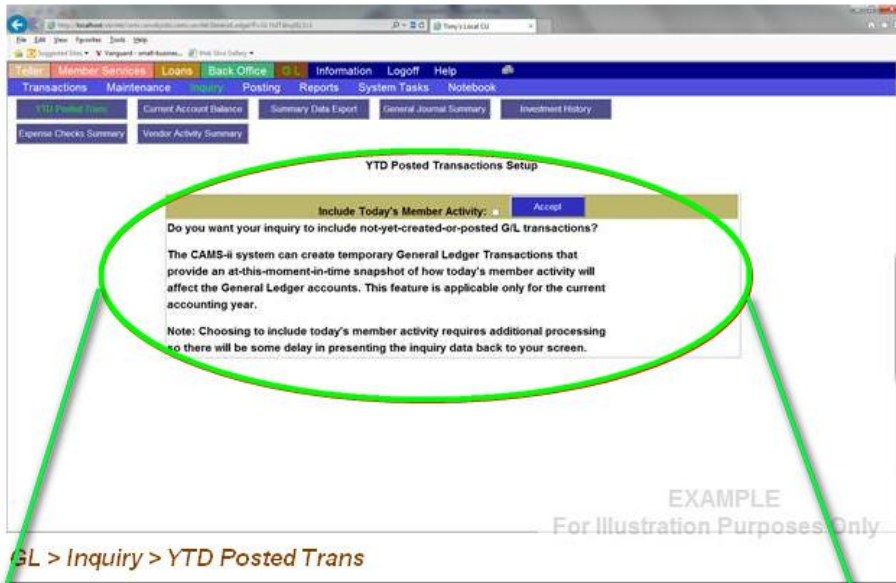
Rents Received (1)	0.00	Substitute Payments Received (8)	0.00
Royalties Received (2)	0.00	<b>Foreign Tax Paid (9)</b>	<b>0.00</b>
Other Income Received (3)	0.00	Crop Insurance Proceeds Received (A)	0.00
Federal Tax Withheld (4)	0.00	Golden Parachute Payments Received (B)	0.00
Fish Boat Proceeds Received (5)	0.00	Attorney Fees Received (C)	0.00
Medical Payments Received (6)	0.00	409A Deferrals (D)	0.00
Non-Employee Compensation Received (7)	0.00	409A Income Received (E)	0.00

Accept

Cancel

*G/L > Maintenance > Payees/Vendors > Payee/Vendor Maintenance*

- Enhanced the G/L to allow you to inquire on not-yet-created-or-posted G/L transactions, based upon that day's member activity. Essentially, the CAMS-ii system now can create temporary General Ledger transactions that provide an *at-this-moment-in-time* snapshot of how these member transactions can affect the General Ledger accounts within the CAMS-ii G/L system.
  - It adds a new beginning screen — YTD Posted Transactions Setup — that includes a new message:



*G/L > Inquiry > YTD Posted Trans*

Do you want your inquiry to include not-yet-created-or-posted G/L transactions?

The CAMS-ii system can create temporary General Ledger transactions that provide an at-this-moment-in-time snapshot of how today's member activity will affect the General Ledger accounts. This feature is applicable only for the current accounting year.

Note: Choosing to include today's member activity requires additional processing so there may be some delay in presenting the inquiry data back to your screen.

- This feature applies only to the current accounting year. If you select any other accounting year, none of *today's* member activity appears.
- On the Account History Details screen:
  - ◆ the Temporary General Ledger transactions appear immediately after the last permanent General Ledger transactions only when sorted using the **Transaction Date** column header, Otherwise, they do not appear when sorted by any other column header.
  - ◆ The Temporary General Ledger Transactions appear as hyperlinks, but you cannot click them to make the detail appear.

Transaction Date	Time/Sequence	Source/Type	Comment/Reference	Debit Amount	Credit Amount
02/13/2014	04:46:10.00		DISTRIBUTION TRANSFER		521.16
02/14/2014	04:16:10.00		LOAN PAYMENT		2,745.76
02/14/2014	04:46:10.00		DISTRIBUTION TRANSFER		777.99
02/15/2014	04:16:10.00		LOAN PAYMENT		409.54
02/15/2014	04:46:10.00		DISTRIBUTION TRANSFER		758.54
02/16/2014	04:16:10.00		LOAN PAYMENT		98.87
02/16/2014	04:46:10.00		DISTRIBUTION TRANSFER		249.73
02/17/2014	04:16:10.00		LOAN PAYMENT		40.44
02/17/2014	04:46:10.00		DISTRIBUTION TRANSFER		462.96

**General Ledger Inquiry > Account History Details**

- Tellers using different workstations can access the temporary transactions for their workstation simultaneously by different because the temporary General Ledger transactions file uses the workstation number to differentiate between multiple users.
- Added a maximum character length notation on the Login Password text box label and the Password Change text box label. These text boxes do not accept more than 10 characters, but this limit did not appear on the screen. (# 51187)



## Miscellaneous Back Office

- Enhanced *Overdraft Protection* so that it does not allow the same base/sub to be entered more than once (# 48020).
  - Added a new *licensed* feature Electronic CTR (Currency Transaction Report). With Electronic CTR, you can process CTRs so that you can meet reporting requirements to the US Treasury Department's Financial Crimes Network (FinCEN) BSA E-Filing System. It uses the following features or functions:
    - Control-Master parameter setting
    - CTR Exceptions Processing
    - FinCEN CTR Processing
    - CTRs with Exception Data
    - CTRs without Exception Data
    - Open BSA E-Filing Site
- Note; Use of the FinCEN BSA E-Filing website requires registration.**
- Enhanced the IRS Maintenance programs by adding a new check box, **Bad Address**. When you select the **Bad Address** check box, it means that CAMS-ii suppresses the creation of the *printed* IRS form for that member.
    - The **Bad Address** checkbox *does not* impact the electronic delivery of IRS forms, and it *does not* stop the creation of the electronic information for submission to the Internal Revenue Service.
    - This new enhancement applies to all of the IRS forms, meaning IRS Forms 1098, 1099C, 1099INT, 1099MISC, 1099Q, 1099R, 1099SA, 5498, and 5498SA .
  - Added read-only **Current Balance** and **Available Balances** text boxes to Draft Exceptions Processing.

### Draft Exceptions Processing

Account Number	<input type="text"/>	<input type="text" value="75"/>	<input type="button" value="Search/Change"/>
Sequence Number	<input type="text" value="0008"/>		
Member Name			
Current Balance:	<input type="text" value="1,559.58"/>		
Available Balance:	<input type="text" value="1,559.58"/>		
Exception Date	<input type="text" value="0"/>		
Exception Time	<input type="text"/>		

*Back Office > Standard > Exceptions/Pendings > Draft Items*

## Teller/Member Services

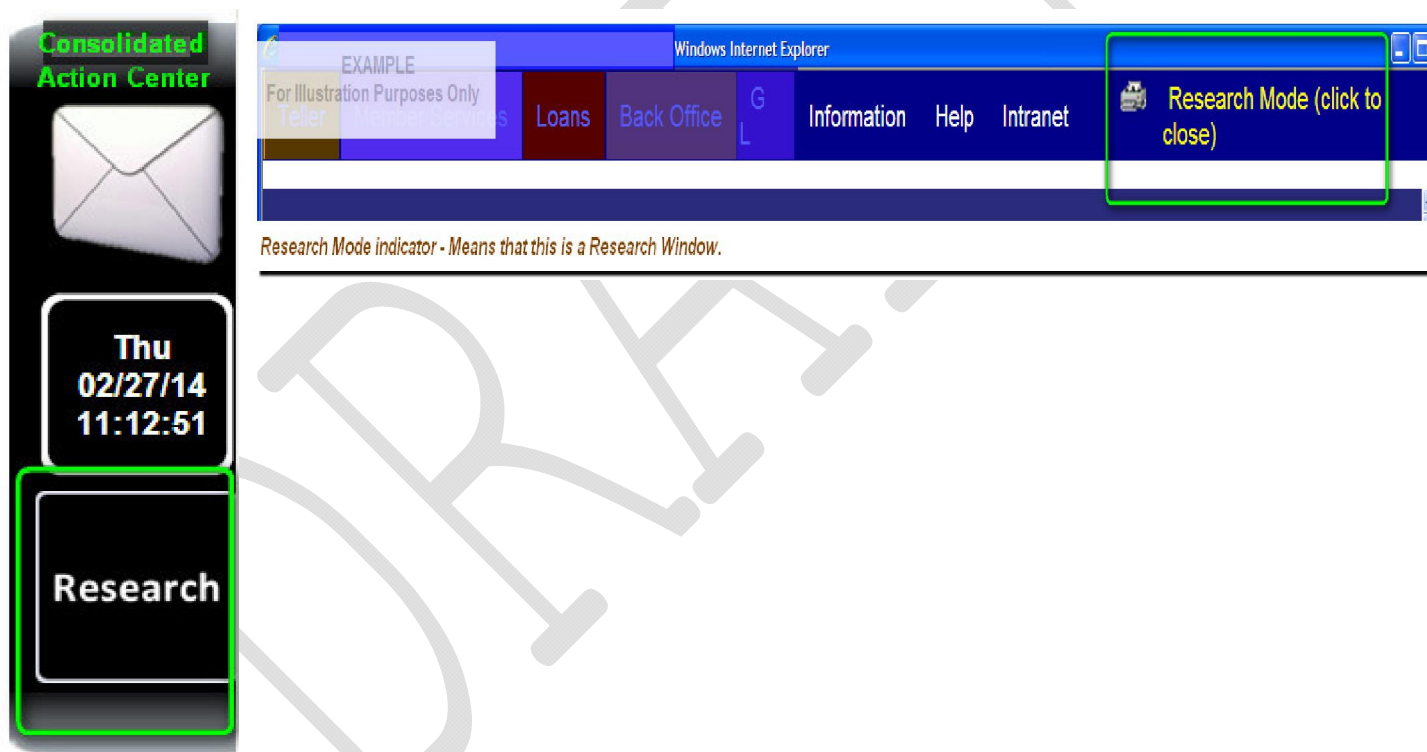
- Added **Expiration Date** column to the Card Services table on the Member Balances screen.

Card Services										TOP
Card Number	Card Type	ATM/Debit Vendor	MTD Transactions	YTD Transactions	Status	Date of Last Transaction	Memo	Processor Alias	Expiration Date	
654321	Debit		0	EXAMPLE					06/30/2018	

*Teller/Member Services > Member Balances > Card Services* For Illustration Purposes Only

- Added a new function, Research Window, which is accessed by a Research Window widget (see the left side of the graphic that follows), in the Consolidated Action Center (CAC). The Research Window opens a separate, new CAMS-ii window while preserving the original CAMS-ii window.

The original CAMS-ii Window returns when you click the **Research Mode** link next to the DRM icon has been completed. You can use Research Window to research requests for an override to answer the particular override question without losing your place and data in the original CAMS-ii window.



- Enhanced Safe Deposit to prevent the program from assessing the safe deposit box rental charge when BOTH the share account associated with the safe deposit box AND the master 99 share account have a **D-Closed** account status.
  - This prevents the CAMS-ii system from assessing closed accounts with a safe deposit box rental charge.
  - CAMS-ii also bypasses the assessment of the safe deposit box rental charge when the rental amount is zero, so it does not create a transaction with a zero-dollar charge amount.

- Rearranged the layout on the Member Personal Data screen so that the Physical Address information appears right after the Mailing Address information.
  - Labeled the Mailing Address as **Mailing Address Line 1** address.
  - Added a horizontal line to separate physical from mailing information.

Account # **Sub # 99 Personal Data Maintenance**

<b>BOTTOM</b> Internet Branching	IB Transfer-To Permissions Statement Print Info	Additional Statements Audio Info	Estimated Usage eDoc Info	Member Services Employment Info
Last Name	MEMBER	First Name	CREDIT	
Middle Initial	U	<b>Mailing Address Line 1</b>	123 MAIN STREET	
<b>Mailing Address Line 2</b>		City	GOLDSBORO	
State	NC-North Carolina	Zip	999991111	<input type="button" value="Verify Address"/>
County		MSA/MD	0	
State Code	00	County Code	000	
Latitude	0.00000000	Longitude	0.00000000	
Census Tract	0	State of Residency	NC-North Carolina	
Country	USA - United States	Years At Residence	0.0	
In Residence Since Date		Address Changes YTD	0	
Address Changes MTD	0	Address Change Confirmed?	<input type="checkbox"/>	
CBI Address Indicator	Y - Known To Be The Address Of Consumer	Bad Address Indicator	<input type="checkbox"/>	
Date Address Verified				
<b>Physical Street Addr 1</b>		<b>Physical Street Addr 2</b>		
Physical City		Physical State		
Physical Zip Code	00000	Member Memo Message	EXAMPLE For Illustration Purposes Only	

*Address Changes for Personal Data Maintenance*

- Removed the Signed Off notation from the CAMS-ii Email addressing functions.

**Mail Message Editor**

Sat Feb 15 05:48:08 EST 2014

<b>Subject:</b> <input type="text"/> <b>Mail To:</b> <input type="text"/> <input type="text"/> <b>Group:</b> No Group Selected <input type="button" value="v"/> <b>CC:</b> 0210 - CBS Documentation - Signed Off <input type="button" value="v"/>	<b>Select Notification</b> <input checked="" type="radio"/> Do Not Notify Upon Receipt <input type="radio"/> Require Recipient to Answer <input type="radio"/> Notify Upon Receipt
--	---

*No longer used*

**New Message**

EXAMPLE  
For Illustration Purposes Only

The CAMS-ii Teller Status Inquiry screen (Information > Teller Status) provides the teller status. For example:

**CAMS-ii Teller Status Inquiry**

**Refresh**

Each row reports all Teller Status information, for example

Teller Name	Teller ID	Signoff Date	Signoff Time	Reason/Comment	Return Date	Return Time	Term Num	Location Description	Last Account
*** CBS USE ONLY ***	0194	02/13/2014	14:26:51	Gone For Lunch	02/13/2014	15:26:00			12
*** CBS USE ONLY ***	0197	12/31/2013	10:24:21	Gone For Lunch	12/31/2013	11:24:00		EXAMPLE	14010

Information > Status > Teller Status Inquiry

For Illustration Purposes Only



## 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/Member Services	<b>Fixed</b> The Hold History Inquiry type, <b>N</b> for negative account hold, does not appear as it should.
N/A	IRA Fees	<b>Fixed</b> The IRA maintenance fee uses either the fee amount in the IRA parameters or the balance of the account. The IRA Maintenance report was showing the transaction correctly, but the accounts with low balances ended up with negative balances.
N/A	Teller/Member Services	<b>Fixed</b> The fee part of a transaction mistakenly appeared in the Member History. The transfer from the share and the fee cancelled each other and produced an out-of-balance situation.
50918	Back Office-Report	<b>Fixed</b> The date 12/30/1876 appears in the Back Office > Reports > Notices Statistics Inquiry screen.
50863	Loans	<b>Fixed</b> Discretionary income did not populate the Loan Decision Scoreboard.
50801/ 49364	Loans/Mortgages	<b>Fixed</b> When a mortgage payment is made that is less than the escrow payment, the loan payment shows as a negative interest amount.
50716	Back Office-Account Type/Rates Maintenance	<b>Fixed</b> In Account Type/Rates Maintenance, Automated Rate Change Settings: Cannot type 100.000 instead of 99.9990 in <b>Payment Percentage</b> text box  <b>Workaround</b> Use 99.9999 for 100 percent.
50546	Loans/Credit Reports	<b>Fixed</b> The Transunion credit report integration always leaves off one trade line on the integration.
50478	Loans-Credit Bureau Inquiry	<b>Fixed</b> A member had a closed account, but when the same member opened a new account and a credit report was pulled on a new account. The credit report appears in the new member account; however, the new credit score and new credit inquiry date appear on the closed account.
50075	Loans	<b>Fixed</b> <b>Co-Applicant Years of Employment</b> and <b>Years At Residence</b> did not appear at the top of the Lending Dashboard.
49935	Back Office/Exceptions/Pendings	<b>Fixed</b> ATM Exceptions post without a Description in the members' history.

<i>Issue #</i>	<i>Feature/Function</i>	<i>Issue Status and Description</i>
49718:	Back Office/CAMS-ii Data Miner	<b>Fixed</b> Data Miner queries set to run after batch appear in CAMS-ii Transfer folder, but the file does not contain any data.
49651/ 49615/ 49264/ 49332	Multiple Transactions	<b>Fixed</b> After closing a Holiday Club account, the user clicked <b>Transfer Out</b> and transferred funds into a different account, a major error appeared.
49634	Back Office-Overdraft Privilege (ODP) and Control-Drafts Parameters	<b>Fixed</b> The Control – Drafts parameter, although the <b>Member Age for ODP Activation</b> parameter was set ODP was activated when the member met the other qualifications for ODP.
49524	Teller/Member Services-New Certificate Setup	<b>Fixed</b> Creating a New Certificate allows you to skip selecting a certificate type from the <b>Type of Certificate Indicator</b> as long as all the rest of the Certificate Setup screen is complete.  As a result, the General Ledger appears Out of Balance when compared to the Member Balances (G/L RECAP).
48941	Loans	<b>Fixed</b> A member made a payment on a mortgage with an escrow that exceeded the amount due, but the due date did not advance.
49438	Back Office	<b>Fixed</b> When trying to filter dates in CAMS-ii Access Log Viewer, beginning with a date in 2013 and ending with a date in 2014, the system gives a Date Validation error
48941	Loans	<b>Fixed</b> A member made a payment on a mortgage with an escrow that exceeded the amount due, but the due date did not advance.
38308	Loans-Credit Bureau Reporting	<b>Fixed</b> Share account bankruptcies are being reported as share charge offs to credit bureaus.

## Updates, Corrections, and Hints

- **CAMS-ii HELP Feedback:** Beginning with this release, some CAMS-ii HELP topics have the following notation at the end, asking for your comments about that topic. Please click **GO**. It activates your email software. We encourage your comments and suggestions for improvement.

*Was this topic helpful? Yes or No? If you answer Yes, please let us know what is helpful. If you answer No, please let us know — with suggestions to improve it. **GO***

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