

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

Preliminary Version 5.1.0 Release Notice


This preliminary release notice includes new features, updates, changes, and anomalies documented since any previous release notice for CAMS-ii.

This release notice is dated August 18, 2014.

Because this is a preliminary release notice it may be changed, corrected, and/or updated before final publication in the released version of the CAMS-ii HELP for CAMS-ii version 5.1.0.

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 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.

- Added CAMS-ii [Personal ODP Limit](#) and [Separate Identification of NSF and ODP Fees](#) features. With these features, you can specify ODP limits by individual member draft account and identify the NSF fees and ODP fees that are assessed while the account balance is negative. This helps you comply with certain reporting requirements associated with the potential charge-off of negative accounts.
- Added a new NSF FEE and a new ODP NSF Fee feature that computes the fee amount by a percentage of the overdrawn transaction and limits it with a maximum *per-transaction* amount cap.

- Added per-member, daily shared service withdrawal number and/or withdrawal amount limits for members of credit unions that use CAMS-ii. The amount text boxes and counters reset at end-of-day batch processing.
- Added a manual hold feature for the *manual* eDeposit check review process.
- For credit unions using Denomination Tracking, added a denomination breakdown for cash received and cash disbursed on regular member receipts and point-of-sale (POS) receipts.

Drafts

- Added an Overdraft Privilege (ODP) feature, Personal ODP Limit. With ODP Personal Limit, you can set individual ODP limits by member.
 - Personal ODP includes —
 - **ODP Personal Limit** text box in Draft Inquiry and Maintenance — An individual limit that supersedes the overall ODP limit set for the account type.
 - A plus sign (+) next to any Personal ODP entries in the ODP Export Report.
 - 📌 Strongly recommend that you use Member Notebook to record specific reasons for the member's ODP Personal Limit.
- Added three new text boxes to Draft Inquiry and Maintenance to identify the NSF fees and ODP fees that are assessed while the account balance is negative. The new NSF Fee and ODP Fee text boxes are:
 - **ODP Fees While Negative** - Tracks ACH-ODP, ATM-ODP, and Draft-ODP Fees while an account is negative.
 - **NSF Fees While Negative** - Tracks ACH, ATM, and Share Draft NSF fees while an account is negative.
 - **Fees While Negative** - All fees assessed while an account balance is negative, not just the sum of two new text boxes, **NSF Fees While Negative** and **ODP Fees While Negative**.
- 📌 At release install, all three text boxes begin at zero (0). Review any charged-off draft/share accounts if they were negative before the 5.1.0 release installation. You are responsible for any file maintenance for all applicable non-loan charged-off accounts.
- Added a new ODP NSF Fee feature that computes the fee amount by a percentage of the overdrawn transaction and limits it with a maximum *per-transaction* amount cap.
 - The Control-Drafts parameter setting, **Overdraft Privilege Fee Percentage**, controls the per-transaction percentage rate.
 - 📌 A **Overdraft Privilege Fee Percentage** setting of (0) zero means that this feature is not used. A setting greater than zero means that this feature is in use with that number as the percentage.
 - The Control-Drafts parameter setting, **Non-Sufficient Funds Fee/Cap**

If **Using Percentage**, sets the maximum amount of the individual NSF fee.

- For example: If the **Overdraft Privilege Fee Percentage** setting is 10 and the **Non-Sufficient Funds Fee/Cap If Using Percentage** is 25.00, a member has a \$500.00 transaction, although the ODP NSF fee based on the Fee Percentage is \$50.00, the member's NSF Fee is \$25.00 because of the Cap If Using Percentage setting.

Internet Branching (IB)

- Pending NSF information now appears on Internet Branching with an on-screen member alert.
- Enhanced Internet Branching so that credit cards (external) appear and payments are allowed to them — even if the accounts are blocked. You need to define allowed blocked codes in the Control-i-Branching parameters. (# 5782/43836)
- Enhanced Internet Branching so that if the SDDS upload does not complete as expected, the CAMS-ii Mail recipients designated for Real-time Audio/Internet Banking IDs.

Loans


- Enhanced the loan due date calculation program to take into account loans (typically HELOCs) with the payment set up as a percentage of the balance at the end of each month. If the loan is setup with a zero balance and a zero payment amount. Prior to this release, without a payment amount the program sets the next payment due date as the date of the advance instead of one frequency period in advance.
- Modified the CBI report extract to not export accounts with delinquency/negative beginning dates older than seven (7) years.
- Special Comment Codes are no longer required for a journal voucher for a loan charge-off. Reason: Special Comment Codes are not required by the credit bureaus and are optionally used to further define an account status code. (# 52779)
- Added 10 user-defined date text boxes for tracking pending loan items — titles, requested paperwork, and so forth. Name and maintain these fields in User-Defined Labels Maintenance for the screen label and Data Miner label. This allows you to define CAMS-ii Data Miner queries with detail description to pull from these user-defined fields and spell-out the name labels on the Loan Data Maintenance screen. This covers user-defined text boxes in the Personal Data Record.
- Enhanced credit report retrieval so that the CBCInnovis credit report button appears grayed-out if its parameters are not configured. This makes it consistent with Equifax and Transunion credit reports.
- Added a **Nearest Relative Not Living With You** section to the Loans > Member Functions > Personal/Financial screen. This incorporates this information into personal financials and allows for mapping to loan forms.
- Enhanced ACH posting of *non-payroll* loan payments to handle late charges.


 You must select the Control-Loans setting, **Assess Late Fee in Payroll/Distributions**, to activate this function.

- Added a **Net Present Value** text box in the Delinquency Information section of the Loan Data Record. This text box accepts only numbers, not text.

Miscellaneous Back Office

- Added qualifiers to CAMS-ii Data Miner for use with date variables; for example, @@BOM-1 means subtract one day from the beginning of the current month. The added qualifiers are — (# 52345)
 - @@BOM-1D is the beginning of the previous day.
 - @@BOM-1M is the beginning of the previous month.
 - @@BOQ-1Q is the beginning of the previous quarter.
 - @@BOY-1Y is the beginning of the previous year.
- Added Institution Name to the GL Investment2 table in CAMS-ii Data Miner. (# 51292)
- Added a new Control-Draft parameter (Back Office > Standard > Parameters), **Automatically Set Primary Share as Overdraft Account** check box.
 - When selected, this parameter automatically sets the member's primary share account as the overdraft protection account for the member's share draft account.
 - When added to an existing account, the draft setup gives you the option to select another eligible overdraft protection account.
 - The default setting is cleared (unchecked).
- Added the retrieval of the Foreign Sanctions Evaders (FSE) database for CAMS-ii OFAC Screening to add to the Specially Designated Nationals (SDN) list and the Palestine Legislative Council (PLC) list that CAMS-ii has retrieved for a long time.
- Added User-Defined Field Maintenance at Back Office > Standard > Parameters > User-Defined Fields Maintenance. With this feature, you can change the name/labels for the user-defined text boxes and CAMS-ii Data Miner field names in Loan Data Inquiry and Maintenance, and in Member Inquiry and Maintenance.

 This makes it easier for you to create custom reports from your user-defined data text boxes using CAMS-ii Data Miner.
- Added a new NSF Fee feature that computes the fee amount by a percentage of the overdrawn transaction and limits it with a maximum *per-transaction* amount cap.
 - The Control-Drafts parameter setting, **Non-Sufficient Funds Fee Percentage**, controls the per-transaction percentage rate.

 A setting of (0) zero means that this feature is not used. A setting greater than zero means that this feature is in use with that number as the percentage.
 - The Control-Drafts parameter setting, **Non-Sufficient Funds Fee/Cap If Using Percentage**, sets the maximum amount of the individual NSF fee.

For example: If the Non-Sufficient Funds Fee Percentage is 10 and the Non-Sufficient Funds Fee/Cap If Using Percentage is 20.00, a member has a \$400.00 transaction although the NSF fee based on the Fee Percentage is \$40.00, the member's NSF Fee is \$20.00 because of the Cap If Using Percentage setting.

- Added a manual hold feature for the *manual* eDeposit check review process.
 - The manual hold is an eDeposit hold for a specified number of days controlled by a CAMS-ii System Property.
 - You can remove the forced eDeposit hold and optionally create a manual hold for days with a reason for the hold.
 - If your Teller ID is set to the **Research Window Auto Launch** and **Home Deposit** widgets, clicking **Member** on the Check Maintenance screen automatically brings up the Research Window. The Research Window allows you to review the member's account as you review the check without leaving the Check Maintenance screen.
 - You must select the Control-Master parameter, **Print Check In Detail On Receipts** check box, so that [Check In information](#) CHECK(s) Received transaction and the respective check amount is printed on the receipt for each Check In transaction instead of a single CHECK(s) Received transaction and **the sum of all checks received** is available.

 Contact your Support Center for more information about setting up and using this hold feature.

Multiple Transactions (Multi-TX)

- Added on-demand Loan Coupon printing to Multiple Transactions. It has the [same requirements as batch Loan Coupon printing](#), but it is available shortly after you request it and does not require a batch processing cycle to process it. It is available in the member's elmages > System Generated Documents as Member Loan Documents.
- Added a **Select** column to the CAMS-ii Transfer Folder where you can select check boxes to choose one or more files to transfer with only one Teller ID override.

 You can still click only one blue document link to download a single file.

CAMS-ii Transfer Folder				
File Name	Size	Date	Time	Select
Arc001.pdf	5 KB	01/09/2008	17:15:29	<input type="checkbox"/>

Back Office > Standard > Utilities > CAMS-ii Transfer Folder

Reports

The following items explain new standard reports or changes to standard reports. They do not include custom reports created by CAMS-ii Data Miner.

- Enhanced the IRA Activity Report to print sub-totals when run in either social security number or member/corporation name sequence.

Shared Branching

- Added per-member, daily shared service withdrawal number and/or withdrawal amount limits for members of credit unions that use CAMS-ii. The amount text boxes and counters reset at end-of-day batch processing. The per-member limits are controlled by and monitored by the following text boxes and counters:
 - You can set the following text boxes. If one of these limits is met, the members can no longer withdraw funds via shared branching ends for that day. These text boxes update as the withdrawals occur.

For example: If the amount limit is set to 3000 and the withdrawal number is set to 4, if the member withdraws 3,000 at one time, even though the member has three withdrawals remaining, the member can not make any more shared branching withdrawals that day.

 - **Max Shared Branching Daily W/D Amount** - Sets the maximum daily amount that the member can withdraw via Shared Branching.
 - **Max Shared Branching Daily W/D Count** - Sets the maximum number of daily withdrawals that the member can withdraw via Shared Branching.
 - The following counters monitor the amount of and number of withdrawals per member, per-day via shared branching. These counters update as the withdrawals occur.
 - **Current Shared Branching Daily W/D Amount** - Counts the maximum daily amount that the member can withdraw via Shared Branching. It withdrawals occur.
 - **Current Shared Branching Daily W/D Count** - Counts the maximum number of daily withdrawals that the member can withdraw via Shared Branching.

Dormant Date	<input type="text"/>		
Place of Birth	<input type="text"/>	Block Shared Branching Activity?	<input type="checkbox"/>
Max Shared Branching Daily W/D Amount	<input type="text"/>	Max Shared Branching Daily W/D Count	<input type="text" value="9999999"/>
Current Shared Branching W/D Amount	<input type="text" value="0.00"/>	Current Shared Branching W/D Count	<input type="text"/>
ATM/Debit Charge Opt In	<input type="checkbox"/>	ATM/Debit Opt In Date	<input type="text"/>
		Photo ID Expiration Date	<input type="text"/>

- Added a [Service Center parameter](#), ([Back Office > Standard > Parameters > Service Center](#)) **Number of Days Before New Member Access**, that sets the number of days before a member can use a shared service center location

Teller/Member Services

- Added the expiration date to the Share Draft and ACH Stop Payment Inquiry.
- For credit unions using Denomination Tracking, added a denomination breakdown for cash received and

cash disbursed on regular member receipts and point-of-sale (POS) receipts. An example of each receipt follows with legends for the cash denomination notations.

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	EFFECTIVE DATE	TRANSACTION DESCRIPTION	FEE/FIN CHARGE	CHANGE TO BALANCE	NEW BALANCE
75	CHECKING ACCOUNT	15Jul14	DEPOSIT		289.91	26,967.94

CASH IN: 2x100;1x50;1x20;1x10;1x5;1x2;1x1;0x1
 1x1;1x.50;1x.25;1x.10;1x.05;1x.01;0x.01

CASH RECEIVED: 289.91 **CASH DISBURSED: 0.00** **CHECKS RECEIVED: 0.00** **CHECKS DISBURSED: 0.00**

Denomination Explanations
 Bills:
 100 = \$100 bills 50 = \$50 bills 20 = \$20 bills 10 = \$10 bills
 5 = \$5 bills 2 = \$2 bills 1 = \$1 bills
 Coins:
 1 = \$1 coin .50 = half dollars .25 = quarters
 1 = dimes .05 = nickels .01 = pennies

EXAMPLE-For Illustration Purposes Only

CBS
 105 East Walnut
 Goldsboro, NC 99999-1111 (919) 519-8192

MEMBER:
 TELLER:
 15Jul14 08:32:02 B:000001

75 CHECKING ACCOUNT
 DEPOSIT 289.91
 NEW BAL 26,967.94
 AMT AVAIL *****

CASH RECEIVED: 289.91
CASH IN: 2x100;1x50;1x20;1x10;
 1x5;1x2;1x1
 1x1;1x.50;1x.25;1x.10;1x.05;
 1x.01

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 Coins:
 1 = \$1 coin .50 = half dollars .25 = quarters
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- Added the ability to add a Co-Owner and Responsible Party to multiple sub-accounts from one screen.

You can do this from a Member Balances screen from Member Services in Maintenance > Member Relationships. Initially, you must type which member account to which you want to set multiple relationship.

After typing and accepting the member or non-member account number, a second screen appears that contains a list of all the other applicable sub-accounts and account descriptions. You can select all eligible sub-accounts from one check box.

 This feature does not apply to IRA accounts.

- Added the ability to add joint person for the name area of the starter checks. Contact your Support Center to configure this feature.
- When a member's Master Share (99) account is closed, in the member's Personal Data Record::
 - The **Is Member Set Up to use Internet Banking?** check box is cleared, so that the member has no further Internet Branching access.
 - The **eDocument Access Flag** drop-down list is set to 3 - No Access to eDocuments, so the member no longer has access to eDocuments and so the system no longer produces eDocuments for the member.
 - The **Statement Print Code** drop-down list is set to 1 - Print Statement, so the member receives only printed statements.
- In the New Member Setup screen, added a **Set Physical Address same as Mailing?** check box to the Basic Personal Information section. Selecting this check box automatically fills the **Physical Address** text boxes with the same information that you typed in the **Street Address** text boxes, which is the Mailing Address, on the same screen.
- Added a **Teller ID** drop-down list to Teller > Balancing > Summary Transactions >By Teller ID Number. You can click the blue Teller ID link to sort the Teller IDs in numerical order, lowest Teller ID to highest Teller ID. When the Teller ID drop-down list is sorted it, Teller ID changes from blue to red as appears in the following graphic.

Teller > Balancing > Summary Transactions >By Teller ID

Teller ID: 0 - No Teller Selected

Transaction Summary				
Transaction/Account Description	Transaction Count	Share Amount	Fees/Charges	Loan Amount
<i>When Teller ID is blue, the Teller IDs are unsorted</i>				

Teller ID: 0 - No Teller Selected

Transaction Summary				
Transaction/Account Description	Transaction Count	Share Amount	Fees/Charges	Loan Amount
<i>Red means list is sorted lowest Teller ID # to highest Teller ID #.</i>				

- Added a **Branch ID** drop-down list to Teller > Balancing > Summary Transactions > By Branch Office Number. Unlike the **Teller ID** drop-down list mentioned in the previous item, this drop-down list appears in numerical order by branch number, lowest to highest number.

Member Functions **Balancing** Reminders Notebook Service Center

Balance Drawer Count Entry

Balance Drawer Dollar Entry

Detail Transactions

Summary Transactions

Cash Detail Log

Credit Account

Checks Scanned: (0) \$0.00

Branch ID: 1 - CBS Accept

Transaction Summary By Branch								
Transaction/Account Description	Transaction Count	Share Amount	Fees/Charges	Loan Amount	Loan Interest	Cash Amount	Check Amount	GL Offset Amount
CASH RECEIVED	1	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00
CERT. ADD-ON	1	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00
CERTIFICATE TOTALS								
	2	5,000.00	0.00	0.00	0.00	5,000.00	0.00	0.00


Teller > Balancing > Summary Transactions > By Branch Office Number

- Added an additional column in the non-loan tables of the Member Balances screen for beneficiaries. The column label is **Bene**:

Accounts			TOP
Draft ID Number	Co-Owners	Bene	Note Book
	N	N	
	N	N	

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
	Check Reconciliation	<i>Fixed</i> The Check Reconciliation report did not include any checks that were written and cleared on the same day.
N/A	G/L Expense Checks	<p><i>Fixed</i> Back-dated expense checks are not posted because the CAMS-ii expense check programs <i>assume</i> that the checks should not be back-dated.</p> <p> Although the CAMS-ii expense check programs now properly post any back-dated expense check items, it is still a recommended best practice <i>not</i> to back-date any expense checks.</p>
52919	Internet Branching/eAlerts	<i>Fixed</i> An eAlert did not update in CAMS-ii.
52904	G/L	G/L branch default does not work properly. <i>By design, the system does not default if the credit union is using branch account because it can cause a greater chance of error posting.</i>
52754	Non-Member Maintenance	<i>Fixed</i> Cannot perform non-member maintenance. No update occurred, and no error message appeared.
52289	Back Office /Check Reconciliation	<i>Fixed</i> In Check Reconciliation, the check renumbering process is not updating Check History
52261	Member Services	<i>Fixed</i> The non-member to member conversion does not include ATM/DEBIT/Credit cards and update them when a non-member is associated to a

		card.
	IRS Tax Processes/IRS Form 5284	<i>Fixed</i> The First Year of Desig Roth Contribution Default date printed on 1099R is 1878.
	Member Statements	<i>Fixed</i> When a teller clears ATM exceptions with a blank description, an incorrect vendor or merchant appears on the member statement. The CAMS-ii Member History shows asterisks in place of the vendor or merchant.
50016	New Member Setup	<i>Fixed</i> When creating a new member, if a date is entered for the Photo ID Expire Date , the system automatically fills the Resident Since Date with the same date.

Updates, Corrections, and Hints

- To extend the initial hold period for an amount greater than \$5,000, use the **C- Like A - \$200 Available Next Day** setting for the Holds On In/Out-of-Town Checks Option in the Control-Multi-Tx parameters (Back Office > Standard > Parameters) combined with the Control-Master parameters setting, **Check Hold Exempt Amount**.
- Because you cannot change the Batch Calendar, please contact your Support Center for help correcting any situations requiring Batch Exceptions that require access to the Batch Calendar.

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