

# Credit Union Accounting and Management

## System-ii (CAMS-ii <sup>TM</sup>)


### Version 5.3.0 **Draft** Release Notice

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

This draft release notice is dated June 3, 2015 at 12:25 PM EDT.

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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

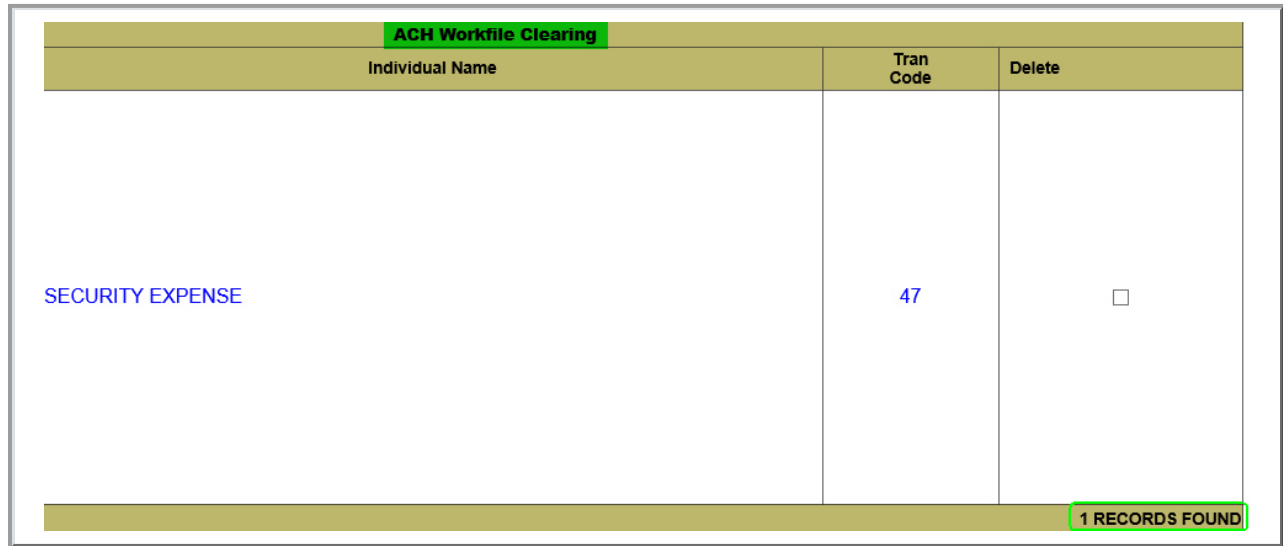
*This section summarizes new features and important changes or updates contained in this software release. The other sections of this release notice contain more detail about the contents of this section.*

- Enhanced HSA Savings Accounts (HSAs) to include share accounts other than drafts (money

market accounts, for example) and certificates. Members can use multiple types of certificates and/or shares simultaneously, as long they do not total (aggregate to) more than the Federally-mandated annual contribution limits.

## ATM

- Added a **Total Records** counter to the bottom right of the ACH Workfile Clearing navigation screen.



ACH Workfile Clearing		
Individual Name	Tran Code	Delete
SECURITY EXPENSE	47	<input type="checkbox"/>

1 RECORDS FOUND

## Card Services N/A

## Drafts

- Added an Honor Fee that applies only to ACH debit transactions and electronic Share Draft clearing transactions presented against a *draft* account. Unlike Overdraft Protection, the Honor Fee does not transfer funds from other accounts to cover the NSF. The Honor Fee determines whether other eligible share accounts have enough funds to cover the NSF situation.

 For more information on the CAMS-ii Honor fee, click here to access the topic, [About CAMS-ii Honor Fee](#).

- Added an option to Check Scanning, Check Hold Exceptions, that bypasses Teller Overrides for check holds.

## General Ledger (G/L)


- Added the ability to set automated step rate changes and variable rates to G/L Investments in G/L Maintenance to be applied to investments where rates are variable or indexed.
- Added additional fields to the `myGLDailyTranHistory` table — `PacketDate` and `PacketHou` — to

provide additional capability to build CAMS-ii Data Miner queries for G/L transactions that include the date and time that the G/L transaction occurred. Use for determining peak periods for staffing

 Contact your Support Center to set up this option.

## Health Savings Accounts (HSAs)

- Added overdraft protection transfers for HSA accounts. Overdraft protection transfers are allowed only between HSA accounts (shares, drafts).

 These overdraft protection transfers like other HSA to HSA transfers — Internet Branching, for example — do not update any HSA withdrawal/contribution counters.


- Multiple Transactions does not allow an HSA transaction without selecting either a withdrawal or contribution type.

## Internet Branching (IB)

- Enhanced Home Deposit so that if a check image is accessed by one staff member, and access is attempted by another staff member, a warning appears. (# 59065)
- Deleted the following Control-i-Branching parameters: Login ID, Login Password, Request Timeout, and No Activity Max timeout because they are no longer used with Internet Branching.
- Enhanced eDeposit so that a pop-up doesn't appear when another member presents another check via eDeposit. (# 59737)

## Loans

- Updated Loan Late Fee Accruals process.
- Added the [CAMS-ii GAP Interface](#) that provides a portal to VisualGAP® by Frost and that returns GAP insurance data to the Loan Calculator in the CAMS-ii Loans platform.
- Enhanced loan rate change utility to handle loan payment frequencies other than monthly; in other words, loans for a certain type that are not all monthly payments.
- Added Debt Cancellation to as an option for loans. Debt Cancellation must come from the same insurer — CUNA, for example — as your other Loan Protection Cost (LPC) program.

 Once you have purchased the Debt Cancellation package, you should receive a new XML rate from your processor, as you do currently. The file will now include both the LPC plans with the Debt Cancellation plans. The Debt Cancellation is not available until upload/import the new XML Rate file.

## Miscellaneous Back Office

- Added new Form Field Labels for Co-Signer for Co-Signer collection notices to display addresses in [Forms/Letters/Documents](#):
-

Form Field Label	Displays
○ L38 – CO-SIGNER STREET ADDR1	Street Address 1
○ L39 – CO-SIGNER STREET ADDR2	Street Address 2
○ L40 – CO-SIGNER CITY	City
○ L41– CO-SIGNER STATE	State
○ L42– CO-SIGNER ZIPCODE	Zip Code

- Enhanced the search capability of the OFAC Compliance Log by adding a date filter and increasing the number available rows. (# 59023)
- Enhanced the filters on the [OFAC Compliance Log](#) to include the new Event Labels, to increase available rows to 100, increased from 30, added notations on the Event Labels in the Event Label drop-down list, and added Search using a date range.
- Enhanced the transaction history file to carry up to a maximum of one-hundred-and-twenty (120) months of transaction history
  - In the [Control-Master Parameters](#), the **Maximum Months For Draft History** and **Maximum Months For Regular History** parameters are obsolete. **Maximum Months Per History File** and **Last History Rollover Date** replaced these parameters.
  - The **Maximum Months Per History File** can be set to 3, 6, 9, and 12, with a default setting of 12. Some credit unions may have lower settings based on the number of members or transaction records.
  - 📌 Your processor determines this setting based on your transaction activity.
  - The **Last History Rollover Date** indicates the last date that the history files were *renamed* and *rolled*. During each quarter-end (including year-end) batch processing, the program assesses the number of months that have passed since the last time that the history files were *renamed* and *rolled* to the current batch processing date month. If this number of months is equal to or greater than the **Maximum Months Per History File** setting, the *rename* and *roll* occurs. The date automatically changes when the *rename* and *roll* occurs.
  - 📌 A setting of 0 (zero) means that a rollover has not yet occurred.
- Enhanced Member Notebook so that responding to a Member Notebook follow-up using the notification widget, selecting an item and then the thread, always changes to Member Services. The system can now *remember* the original menu where the user began and open the thread view under that platform. If the teller is not entering from the Loans, Member Services, or Teller platform, the Loans platform is the default.
- Enhanced IRS Form 5498 processing to automatically select the **RMD** check box during 5498 file creation. The **RMD** check box selection is based on the age of the member and on the Control-IRAs parameters **Maturity Withdrawal Age** setting. (# 60479 and # 60509)
- Added a CAMS-ii System Property, `AchExceptions_ReturnAll_disabled`, that disables

the **Return All** button in ACH Exception table.


 The default setting for this property is N which means that the **Return All** button is enabled.

## Multiple Transactions (Multi-TX) N/A

### 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 CAMS-ii Jobs Log Report (CU\$JOBLOG) to display programs/jobs that run during Batch Processing.

 We developed this primarily for troubleshooting by Support Center personnel. It is provided here to explain the change in the Job Log Report.

```
122  CUP806/J/X  NEXT DAY BATCH PROCESSING (Start)
      +cup9931  update service field on name record
      +cup9949  unusual transaction activities
      +atm900   enable atm cards
      +cup9680  report of todays printed notices
      +systemcall odbc zip create
      +cup379   check kiting report
      +cup9956  release regcc check deposits
      +cup3221  service center acquirer tx register
      +cup3919  update credit card balances/dates
      +cup232   adjust loans- no interest/payments
      +cup4680  escrow check register
```

**An expanded list of jobs processed during Batch Processing as part of a larger batch job.**

*Primarily for troubleshooting by Support personnel. Provided for information only.*

- On the Daily Transaction Register, added a question mark (?) at the end of the transactions that occurred on a day that differs from the report date. This enhancement is intended to help you find effective-dated transactions.

### Teller/Member Services

- Added a **Message/Memo** scrolling display in the Common Area in the Teller platform. By adding the number of a Notebook Entry ID in the **Member Memo Message** text box in the Personal Data Record, that Notebook entry appears in a scrollable text area. The number entered in the **Member Memo Message** text box must be preceded by NB# and must be valid for the current member.



You can use this area to bring special attention to an element that's included in the Member Notebook thread.

**Memo/Message**

This is an example.

**Member Memo Message**

- Added the credit union name to the top of the Member History printout member name, member address information, as well as the date range selected for the history inquiry on the bottom of the printout.

CBS 105 East Walnut Goldsboro, NC 99999-1111

Member Account: \*\*0000:CHECKING ACCOUNT - 75  
MEMBER, C.U. 101 MEMBER STREET, JOE'S CITY, NC 27530

Transaction Description	Amount
Page # 1	
Inquiry Date Range: 03/13/2015 to 04/27/2015	
(last page)	

- Added an **Account Holds** button to the Account History inquiry screen above transaction detail that opens a screen section for non-loans that displays share holds.
- When address information received from the address verification source is too large for the Mailing Address Line 1 text box, or if the Mailing Address Line 1 text box allows more characters than what will save on the account, even if typed manually, the additional information appears in the Mailing Address Line 2 text box. Also, a warning appears recommending that you verify the address information.

## 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	Payroll/Loan Payment via an ACH Payroll	<b>Fixed</b> In ACH payrolls with active individual skips, incoming funds associated with a CAMS-ii Payroll did not advance the next due date for the loan.
N/A	Back Office/Internet Branching Exceptions	<b>Fixed</b> When an user researches an IB exception that doesn't have an account attached by clicking <b>Member</b> , a 0 account that lists all pending ACH deposits appears. Now, the <b>Member</b> button is dimmed with a 0 account.
60535	Loan Protection Cost	<b>Fixed</b> The Total Payment amount that appears on the history inquiry screen does not always include any applicable Loan Protection Cost.
60157	Loans	<b>Fixed</b> When setting up loan for bi-weekly or weekly payments, the loan calculator/application show correct loan terms, When typed into New Loan Setup, the system automatically changes the loan term to a different number.
60023/54297	Loans	<b>Fixed</b> The Control-Loans Parameter setting, <b>Credit Bureau Consumer Info Codes to Bypass Delinquent Notice</b> , does not always function correctly. Delinquent Notice s

60000	Charge-off	<b>Fixed</b> Member was not getting full credit for a charge-off when half of the payment was going to a third-party collection agency.
59929	IRS Form 1099-R	<b>Fixed</b> IRA dividend transfers not displayed in IRS Form 1099-R.
59808	Check Holds	<b>Fixed</b> A check was cleared on an account with no hold; however, a joint owner was a new member and the check did not clear.
59240/58387	Records Not Purged	<b>Fixed</b> Elements of Insurance Agent records and Health Savings Accounts are not cleared when the system is purged.
59085/58868	CAMS-ii Data Miner	<b>Fixed</b> Some automatic Data Miner reports did not report the correct information, but when the queries ran on-demand did.
58914	Drafts/Overdraft Protection	<b>Fixed</b> Occasionally, when transactions post back-to-back on the same account from the same EFT provider, and there is an associated overdraft protection fee, but CAMS-ii did not place the correct description on the overdraft protection transaction
58856	Credit Card Returns	<b>Fixed</b> Credits in some credit card returns being treated like a payment.
58761	Check Kiting	<b>Fixed</b> The Check Kiting Report does not work.

58440	Loan/Collections	<b>Fixed</b> The Teller ID Filter does not retrieve all of the accounts assigned to a Collector.
57421	Internet Branching	<b>Fixed</b> Occasionally members report duplicate transactions appearing on Internet Branching.
57149	Loans	<b>Fixed</b> In the Loan Application, in the Current Employer Information section date of employment when entered calculates <b>Years at Employer</b> , but in the Previous Employer Information section the beginning and ending date when entered do not populate Previous Years at Employer
54818	Loans	<b>Fixed</b> VISA disclosures are still not generating correctly at loan booking.

### Updates, Corrections, and Hints

- When you are performing a Wire Transfer from CAMS-ii as a Special Transaction, *do not* type sub account numbers or any special characters in the **Account Number** text box. Use the **Account Association** drop-down list to associate a sub-account with the payment. See the following screen capture.



**Account Association** No Value Selected

**Wire Transfer Log Information**

*Send/Payer Information*  
(member is payer )

Name

To associate an account with the payment source, select an account from the **Account Association** drop-down list.

The member is payer check box, when selected, the **Account Number** text box autofills with member information.

Country

Phone Number

**Account Number**

*Recipient/Payee Information*  
(member is payee )

Name

Country

Phone Number

**Account Number**

- When you want to prevent the Audio Response system from accepting a loan payment for particular loan account type, set the loan account type in the **Loan Account Types to Bypass** section of the Control-Audio Response parameters.
- In response to *FinCEN Notice, 314 Program Office, SUBJECT: Change to ID Number Type Naming Conventions in Download Files* 314 Program Office, May 21, 2015 — We have evaluated the changes, and we determined that changes don't affect FinCEN screening processes CAMS-ii.

## Trademarks and Advisories

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- Please direct any questions regarding this release notice to your Support Center.

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**Was this topic helpful? Yes or No? If you answer Yes, please let us know what is helpful. If you answer**

**No, please suggest ways to improve it.** 