

Credit Union Accounting and Management

System-ii (CAMS-ii™)

Version 5.3.1 Update Notice

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

This update notice is current as of August 11, 2015 at 2:10 PM EDT.

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Summary

This release update *primarily* contains system updates to meet the requirements of the CO-OP NGN Extended ISO 2015 Mandates and some additional Shared Branching enhancements to include Loan Protection Cost (LPC). It also includes some enhancements and bug fixes added since the CAMS-ii™ version 5.3.0 Release.

In addition, this Update Notice includes information on to the Loan Calculator and cosmetic changes to the Loan Application.

ACH

- Added a **Total Records** counter to the bottom right of the ACH Company ID Maintenance screen that reports the number of records retrieved by the ACH Company ID Maintenance filters .



Rows Display Limit: <input type="text" value="1000"/>	<input checked="" type="radio"/> Display all company records. <input type="radio"/> Display only unknown ACH Types. <input type="radio"/> Display Template Records Only.
<input checked="" type="radio"/> Company Name <input type="radio"/> Origin ID <input type="radio"/> Company ID <input type="radio"/> Entry Description <input checked="" type="radio"/> No Text Search <input type="radio"/> Begins With <input type="radio"/> Contains <input type="radio"/> Ends With	
Search String: <input type="text" value="Walmart"/>	Total Records:212

- The Par Value amount is no longer included in the amount reported in the **Available Balance** field on the ACH Exceptions Processing screen.
- Enhanced ACH Stop Payment Maintenance so that the most recent Company ID is retrieved.
- CAMS-ii complies with NACHA standards for P2P transactions provided that they are properly formatted for identifying the sender of the funds on periodic statements and other transaction reports (online statements, for example) to comply with Regulation E.

CO-OP NGN Extended ISO 2015 Mandates

 These changes are explained in the [CO-OP Extended ISO 2015 Mandates CAMS-ii Acquirer Platform and CO-OP Extended ISO 2015 Mandates CAMS-ii Issuer Platform Training](#) available upon request.

Issuer Platform

This section summarizes the changes to and requirements for the CAMS-ii™ Issuer Platform.

- Added the following to the Issuer Platform:
 - Member Verification that uses the Book # (Draft ID), the member's full Social Security Number, and the member's Date of Birth and last four of the Social Security Number as Search criteria. The Acquirer credit union enters one of these search criteria and the issuer returns a list of accounts matching the search criteria.




You must also assign the number of hold days for In Town or Local Checks, Payroll Checks & Business checks in Back Office > Standard > Parameters > Service Center.

- A **Shared Branching Password** text box to the Personal Data Record of the member's account. This allows a member to set up a password for use when calling a Service Center call center to help authenticate the identity of the member.

Acquirer Platform

This section summarizes changes to and requirements for the CAMS-ii™ Acquirer Platform.

- Added the following features to the Acquirer Platform:
 - A Reverse Look Up to Member Verification.
 - Extended Statement Print
 - Includes a **Reg E Description** field that identifies where the transaction took place or type of transaction — a Payroll Deposit, for example — and resembles the information presented on the member statement.
 - The CAMS-ii Check In process no longer has a Non-Local Check indicator.

 This means that the Acquirer Check In screen now includes a warning that appears if you try to select **Non-Local** check type. The warning advises that **Non-Local** is not a valid selection. You must, then, select a valid check type for a payroll check deposit based on CO-OP NGN payroll deposit criteria.

- Added a CUSC Payroll Check indicator to the Check In process.



You **MUST** configure a Payroll Check type in Back Office > Standard > Parameters > Check Type Code Maintenance.



You must also assign the number of hold days for In Town or Local Checks, Payroll Checks and Business checks in Back Office > Standard > Parameters > Service Center.

- In the Service Center Acquirer check scanning, added Issuer identification information with the check information in an Image Cash Letter. You can then access the check in the ICL check inquiry so you can determine who the issue is.

Loan Protection Cost (LPC)

This is a list of the enhancements for Shared Branching to use LPC.

- Updated member statements to include a line item that shows any applicable Loan Protection Cost currency amounts. (# 57098)

ALL OTHER ACCOUNTS				
02 - PERSONAL LOAN				
Annual Percentage Rate: 14.9500 Daily Rate Of: 0.00040959				
DATE	TRANSACTION DESCRIPTION	PRINCIPAL AMOUNT	FINANCE CHARGE	RUNNING BALANCE
05/01/2015	PREVIOUS BALANCE			6,480.74
05/18/2015	LOAN PAYMENT YOUR ECU/TRANSFER Loan Protection Cost: 7.13	-148.55	74.32	6,332.19
05/31/2015	NEW BALANCE			6,332.19

- Enhanced Service Center so that loan payment programs have been updated to handle/collect any applicable/unpaid LPC amounts. (# 56947)

Loans

- The following Loan Calculator updates that allow you to modify loan calculations to add/delete fees and make changes to Loan Calculations.
 - Added a **Modify/Edit** button to the Loan Application screen that allows you to modify the Loan Application
 - Added a **Add Fee** and a **Remove** a fee buttons. This is a fee that you can finance or charge directly.

The screenshot shows the 'Change Loan Application' screen. At the top, there is a navigation bar with links: Top, Applicants, Calculator, Forms, Decisioning, Status, Outside Info, Bottom. Below this is the 'Applicant Information' section with radio buttons for 'Individual' (selected) and 'Joint'. The main section is 'Calculator Profile Information', which includes a 'Loan Calculator Profile' summary: Pymt=349.0, Amt=18,000.00, Int=6.0, Term=60, Date=07/13/2015. A 'Modify / Change' button is located in the top right of this section. Below the profile information is a table for adding or removing fees. The table has columns for 'Description', 'Amount', 'Is this a Pre-Paid Finance Charge?', and 'Is this fee Financed or paid in Cash?'. A 'Remove' button is positioned to the right of the table. At the bottom left, there is an 'Add Fee' button. Annotations with green arrows point to the 'Add Fee' button (labeled 'Adds a fee section') and the 'Remove' button (labeled 'Removes the fee section'). At the bottom of the screen, there is a red text prompt: 'Loan Calculator: Remove a Fee/Add a Fee'.

- Once you click **Calculate**, the main Loan Calculator screen slides to the left and a Summary screen appears that you can use to check the Loan's terms before finalizing it.

Loan Summary

Member Name and
Address

Birthdate:

Type Of Account	Used Auto Loan
Number Of Payments	60
Payment Frequency	Monthly
Repayment Method	No Value Selected
Interest Rate	2.25%
APR	2.281%
Periodic Interest Rate	0.19008333%
Daily Interest Rate	0.00624932%

Loan Amount	\$15,000.00
Amount Owed	\$15,010.00
Total Interest & Fees	\$874.40
Total Of Payments	\$15,874.40

Loan Date	02/09/2015
1st Payment Date	03/01/2015
Payment Amount	\$265.00
Final Payment Date	02/01/2020
Final Payment Amount	\$239.40

Loan Date 02/09/2015
1st Payment Date 03/01/2015
Payment Amount \$265.00
Final Payment Date 02/01/2020
Final Payment Amount \$239.40


Amortization Schedule

Payment Number	Date	Payment Amount	Interest	Principal	Balance
1	03/01/2015	\$265.00	\$18.51	\$246.49	\$14,763.51
2	04/01/2015	\$265.00	\$28.21	\$236.79	\$14,526.72
3	05/01/2015	\$265.00	\$26.86	\$238.14	\$14,288.58
4	06/01/2015	\$265.00	\$27.30	\$237.70	\$14,050.88
5	07/01/2015	\$265.00	\$25.98	\$239.02	\$13,811.86
6	08/01/2015	\$265.00	\$26.39	\$238.61	\$13,573.25
7	09/01/2015	\$265.00	\$25.94	\$239.06	\$13,334.19
8	10/01/2015	\$265.00	\$24.66	\$240.34	\$13,093.85
9	11/01/2015	\$265.00	\$25.02	\$239.98	\$12,853.87
10	12/01/2015	\$265.00	\$23.77	\$241.23	\$12,612.64
Year Totals		\$2,650.00	\$252.64	\$2,397.36	
11	01/01/2016	\$265.00	\$24.10	\$240.90	\$12,371.74
12	02/01/2016	\$265.00	\$23.64	\$241.36	\$12,130.38
13	03/01/2016	\$265.00	\$21.69	\$243.31	\$11,887.07

Close Print

- On the upper left of the Report Summary screen, click **Complete Amortization Schedule**, and a Amortization Schedule appears added to the Loan Summary Report.
- Click **Close** to return to the main Loan Calculator screen.
- Click **Print** to bring up a standard Print dialog so you can print the report and Amortization Schedule.
- Changed the Teller ID number for system-generated due date advances from 9999 to 0000 In the File Maintenance Report..
- 🔔 If you have created any CAMS-ii Data Miner queries for system-generated due date advance, recommend that you check it to make sure that you have the correct Teller ID in the query.

Miscellaneous Back Office

- Added the standard [CAMS-ii Ruler](#) into the ICL Check inquiry and Maintenance table. (# 58296)\
- Enhanced CAMS-ii Terminal Maintenance so it does not allow deletion of CAMS-ii required terminal records. This prevents the inadvertent deletion that are key to the operation of key CAMS-ii services — Audio Teller, Internet Branching, and so forth.
-  **Contact your Support Center to configure the Terminal IDs.**
- Added Teller ID Maintenance to the File Maintenance Log. This notes any changes to the Teller ID Maintenance screen to the File Maintenance Log.

Shares

- Added date verification to Certificate setup for certificate sub accounts set to pay on the anniversary date. A warning appears when you enter an invalid future date in the **Next Anniversary Dividend Date** text box. (# 62040)

Teller/Member Services

- Added a **Date of Birth** text box in New Non-Member Setup, for the Temporary Non-Member ID (Unknown SSN) option. (# 601964)
- Added information that identifies the sender of the funds on the member statement and online statements of the receiver of the funds to comply with Regulation E, including WEB credit entries that are not reversals. (# 59394)

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	Transaction Wizard/Multiple Transactions	Fixed Transaction Wizard voided only the first check issued if multiple checks were issued via Multiple Transactions.
N/A	Payroll/Distribution	Fixed When payroll/distribution are deleted, Teller IDs do not appear in the file maintenance logging or report .

62278	Credit Card Payment Finance Fee	Fixed Members paid their credit card balance from before the payment due date, but they were charged a finance charge in error.
61982	Internet Branching	Fixed Credit Card past due amounts are not displayed correctly on Internet Branching.
61972	CAMS-ii Access Log	Fixed The Access Log does not list all of the account and menu access activity of tellers at a branch.
61937	Loans/Investor Loan Statements	Fixed Year-to-date totals on all of the Second Quarter Loan Investor Statements are incorrect.
61797	Teller/Denomination Tracking	Fixed When teller chooses Cash Out , the system suggested denominations are incorrect due to 0.01 in Other Coins.
61465	Regulation D Counter	Fixed The Reg D counter no longer includes credit card (loan payment) payments using Internet Branching.
61423	Denomination Tracking	Fixed The denomination tracking process does not work correctly in all cases.
61017	Loans\Charge-offs	Fixed A charge-off payment amount greater than the interest due pays the interest and also adds it back into previous unpaid interest.
60728	Loans/Member Notebook	Fixed Member Notebook threads are not sticking to the loans that are in application
60699	Credit Cards	Fixed Credit card reward points did not appear on May statements.
60674	G/L	Fixed A Journal Voucher affected a non-existent G/L account.
60655	Member Services/Non-Member Setup	Fixed While updating non-member physical address, changing Zip Code text box in the Physical Address section changes to 0.

		Also, selecting the Set Physical Address Same As Mailing check box gets the same result.
59034	Charge-offs	Fixed Promised payments do not match Actual Payments.
58855	Internet Branching/Credit Cards	Fixed Credit Card past due amounts not showing correctly on I/B Added the Past due amount added to payment amount to display the full amount due.

Updates, Corrections, and Hints

- You *cannot* mix scanned bulk information and scanned check information in the Multiple Transactions screen in the same transaction.
 - CAMS-ii does not support the *complex calculations* in the Truth In Lending Act (TILA) forms involving mortgages. CAMS-ii continues to support forms as in the past, and basic information in the forms is still available; however, you must *manually input the information in the fields requiring complex calculations*.
-  For any questions about the complex calculations fields in the forms, please contact the form provider.

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