

# Credit Union Accounting and Management

## System-ii (CAMS-ii™)

### Version 5.4.1 Release Notice


This release notice includes new features, updates, changes, and anomalies not documented in any previous release notice for CAMS-ii.

This release notice is current as of April 11, 2016 at 8:35 AM 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.

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#### Summary

*This is a summary of some important items contained in this release.*

- This release includes the CAMS-ii Jaguar Interface for ATM deposits which provides members a way to deposit cash or checks using an ATM.
- This release includes a Secured Messaging feature for Internet Branching (IB). Secured Messaging uses the Member Notebook and the IB administrator to communicate with members. It is being released as a Beta to some specific customers and more information on features and general availability will be coming in the near future.

 **Contact your core processor's Sales department to learn more about these new CAMS-ii product offerings.**

- This release contains some behind-the-scenes structural updates to synchronize CAMS-ii programs.

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## **ACH**

- N/A



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## **ATM/Debit Cards**

- N/A

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## **Certificates**

- N/A

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## **Drafts**

- N/A



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## **Document Retrieval Manager (DRM)**

- N/A

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## In-house Credit Cards

- N/A

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## Internet Branching and Mobile Branching

- The eDocument Upload date range now uses the same default range setting for display as the Document Retrieval Manager. (# 65627)
- Added Secured Messaging to CAMS-ii Internet Branching (IB). Now, credit union members can securely send messages, including attachments, to the credit union via Internet Branching (IB) and mobile banking. It is being released as a Beta to some specific customers and more information on features and general availability will be coming in the near future. CAMS-ii Secured Messaging includes:
  - Members can receive a personal email notice that there is a new message in their Secured Messaging Inbox.
  - Allows unlimited attachments per message. The credit union can determine the maximum size of *each* attachment, up to five megabytes. Attachments become part of the CAMS-ii Content Management System and are viewed manually from Notebook entry and/or as an IB Admin on the IB site.


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## IRAs

- N/A

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## Loans

- Added a method so that you can prevent a loan from reporting to a credit bureau.
  - Type @BYPASS-CR in one of the user-defined text boxes in the Loan Data Record so that the loan won't be reported to the credit bureau.
  - To resume reporting the loan, delete @BYPASS-CR from the Loan Data Record user-defined text box.
- To help better track refinanced loans for credit reporting, added a **Loan Origination Date** to the Loan Data Record that records the date that the loan is first opened. It cannot be changed once the loan is booked. This is for a credit bureau to clarify a new trade line versus a continued trade line.  
 For existing loans, those loans set up before this release installed, the **Loan Origination Date** matches the **Loan Date**, the date that the loan was set up.
- Enhanced late charge accrual process for loan late charge methods C and D to check for a flag

file to control how to calculate **Late Charge Percentage Method -- A - % Of the Regular Payment** for mortgage loans with escrow.

Currently the system uses regular payment amount on the loan record; however, some credit unions disclose that the regular payment is only the Principal and Interest portion of a payment that includes escrow.

- If the flag file does not exist, the system continues to calculate from the payment amount on the loan record.
- If the flag file exists, the system checks if the mortgage detail record exists with a escrow sub-account and escrow payment amount. The system then uses the Principal and Interest amount from the mortgage record as the payment amount to calculate the late charge.
- The **Purpose** text box on the Loan Application screen now allows free-form text and a drop-down list with credit-union selections. (# 66063)

 [Contact your Support Center to set up this feature.](#)

- In Back Office > Standard > Check Processing > Scanned Checking Accounts, added search for **Routing #** and **Account Number** to the FILTER option.



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## Miscellaneous Back Office

- In CAMS-ii Data Miner, added the user-defined column headings that appear on the screen to the export file.
- The Closed Account Maintenance screen now includes a photo ID if it was available when the account was open.
- Automated CTRs now group CTRs by EIN to help track multiple business accounts for aggregated amounts.
- For FIDM, the Trust-type record has been updated with a 0 (zero) for the state requirements instead of a 6. (#67716)
- Added an expiration date and a priority for Mandatory Message Receiver pop-up that appears when you assign a freeze code to a member on the Personal Data Record.

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## Shared Branching

- N/A



## Teller/Member Services

- Added an **Account Opened by Teller** text box to the Share, Share Draft, IRA, and Certificate data records to record the Teller ID that opened the sub-account.

 This text box begins to fill automatically after this release installs.

- Changed **Response Area** to **Response Area (Internal)** In Notebook Follow-ups to clarify the difference between a response to a Notebook Entry within CAMS-ii, an Internal Response and an external response to a member via Secured Messaging.
- Added a **Mother's Maiden Name** text box to non-member records.



## 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	Check Scanning	Back Office > Standard > Check Processing > Scanned Checking Accounts the <b>Next</b> button sometimes does not work correctly.
N/A	Loans/Investor Loans	<b>Fixed</b> When reversing loan payments related to investors, the investors' amount is not updated.
N/A	Starter Checks	<b>Fixed</b> With some starter checks for business accounts, the business name does not appear correctly.
67606	IB/eDeposit	<b>Fixed</b> Sometimes eDeposit reversal is not affecting the member account.
66931	Data Miner	<b>Fixed</b> In the CAMS-ii Data Miner Names table, AcardCount and DcardCount includes closed cards (Inactive and Hot).
67466	Loans/Loan Form	<b>Fixed</b> In the loan form, sometimes the credit loan range does not populate for primary applicants, but it does for the joint applicants form.

66721	Payroll	<b>Fixed</b> In some cases with the direct allocation portion of payroll posting, unresolved funds are placed in the wrong account.
66895	Loans/Escrow Analysis	<b>Fixed</b> Calculation errors in General Escrow Information section and monthly population problem in Projections for Coming Year section of Disclosure Statement.
66686	CTRs	<b>Fixed</b> An issue with information not savings in CTRs.
66556	Loans/ Rate Changes	<b>Fixed</b> Automated Rate Changes not changing for HELOCs with a \$0.00 balance
66645	Loans/Final Projected Payment Date	<b>Fixed</b> When refinancing a loan, the Final Projected Payment (FPP) date does not update with the new FPP date. The old FPP date remains in the Loan Data Record.
66622	Member Notebook	<b>Fixed</b> Sometimes, existing notebook threads for converted non-members were not available after conversion to member status.
66063	Loan/Loan Application	<b>Fixed</b> The Purpose text box on the Loan Application screen does not display correctly
66009/65915	Teller/Member Services/ HSAs	<b>Fixed</b> HSA Contributions for Current Year not looking at all HSA sub-accounts.
66227	Loans/Loan Application	<b>Fixed</b> The <b>Rejection or Counter Offer Comments</b> text box allows you to type five lines, but saves only four lines.
65731/65959	Loans/Purge	<b>Fixed</b> If a purged loan sub-account is reused, the old loan transaction history appears, causing the history transaction validation to be out of balance.
65680	Back Office/IRS Tax Processes	<b>Fixed</b> The 1099Q Proof Listing is dropping the cents on the withdrawal amounts in the third column.
65570	IRA Reports	<b>Fixed</b> For some members, the IRA Detail Transaction Report listed IRA withdrawals and dividend posting twice
65486	HSAs	<b>Fixed</b> The system a created a maximum HSA contribution limit exception although the member had not reached the annual maximum amount.
64389	Loans	<b>Fixed</b> Escrow is not calculated in the payoff, but it is taken when the final payment is made,

		leaving the loan with a balance equal to the escrow.
63986	HSA/HSA Transfers on IB	<b>Fixed</b> When a member transfers funds on IB between HSA accounts within the same base accounts (HSA to HSA), an exception occurred and the transfer was not allowed.
63862	Loans/Loan Calculator and Loan Application	<b>Fixed</b> On the Loan Calculator screen and on the New Loan without application screen produces an error on the Security Model year optional text box. if you change it to 2016, for example, it adds a comma. The default setting, 2015, does not produce the comma.
55420	Loans/Charge-offs	<b>Fixed</b> Sometimes the user could not file maintain some charge-off records.
45012	Loans/Loan Payoff Amount	<b>Fixed</b> Loan account type set up under payment distribution code as <b>B-Minimum Payment with the Periodic Interest Due</b> and the member's loan details was set up the same way. When payoff is calculated for 10 days out, the payoff amount does not change.



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## Tips and Techniques

- When you add a new member or non-member zip code, type the zip code and use the TAB key to move out of the field, the system looks up that zip code in a database that contains the zip code, city, and state. If the system finds the zip code in the database, the city and state fields are completed.

Whether a matching entry is found or not, you can change the information in the **City** text box and the **State** drop-down list.. If you change the City and State information, the city and state are saved keyed to the zip code you typed. If you spell the city correctly, the next person that types that zip code retrieves the city names as it was spelled. The system does not spell-check the city name. (# 67893)

- Check items scanned into CAMS-ii are saved in a member's elimages indefinitely, although bulk-scanned items that *are not* associated with an account *are not archived*. The items can be accessed through the DRM even for members purged from the system. You must have a member base account number to extract the image.

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