

Credit Union Accounting and Management

System-ii (CAMS-ii™)


Version 5.4.2 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 September 7, 2016 at 11:45 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.

Summary

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

- This release adds two important ACH-G/L features:
 - Chart of Accounts Blocking: Requires you to make decisions as to which G/L Accounts the CAMS-ii ACH Posting can post directly. This process is subject to certain conditions.
 - G/L Mapping: resembles ACH Company ID Mapping except that instead of mapping inbound ACH account identifiers to a member's account number, it maps inbound ACH account identifiers to a G/L account number.
- Enhanced Teller Login so that after a number of failed login attempts, the Teller ID is locked until the password is reset, and it limits the selection of previously-used passwords.
- Added Experian to the list of credit bureaus from which CAMS-ii can retrieve credit reports.

ACH

- Enhanced the process for setting the **Date of Death** text box on the Member Balances screen when received via ACH.
 - Any changes to the Date of Death text box are recorded in file maintenance.
 - Automatically sets the [freeze code to 33](#)
 - Creates a member memo message, Date of Death has been automatically set from information received via ACH data.

Added a new Chart of Accounts Blocking feature that enables you to identify to which G/L account that the CAMS-ii ACH Posting system can directly post an ACH item. This is a safety precaution that prevents an ACH item from getting posted directly into an unauthorized G/L account.

- This feature uses a new field, **Enable ACH Posting**, on the G/L Chart of Accounts Maintenance screen which activates/deactivates the blocking feature.
- This release initializes the Enable ACH Posting value on all G/L accounts to **N - Do Not Enable ACH Posting** which blocks the G/L account from receiving ACH posting activity.
- To allow ACH posting activity, change the **Enable ACH Posting** value to **Y - Enable ACH Posting**. See the following graphic.

Chart of Accounts Maintenance

Account Number	1310 .000 .004
Account Description	FEES
Financial Statements Format #1	P .110 .VS .01
Financial Statements Format #2	P .110 .VS .01
Financial Statements Format #3	
Financial Statements Format #4	G - Use Globally for All Financials
Debit/Credit Indicator	C - Normal CREDIT Balance Account
Compression Control Code	P - Compress by Accounting Period
Expense Checks Posting Code	D - Post Entries in Detail
Enable ACH Posting	Y - Enable ACH Posting

Use this setting to allow direct ACH posting to the G/L account.

G/L > Maintenance > Chart of Accounts

How ACH Chart of Accounts Blocking Works

- The ACH Chart of Accounts Blocking feature works ONLY with ACH transaction codes 42 and 47 as defined by the National Automated Clearing House Association (NACHA).
- When the CAMS-ii ACH Posting system receives a General Ledger Credit transaction code 42 and/or a General Ledger Debit transaction code 47, the ACH Chart of Accounts Blocking feature determines if the associated G/L account that is included with the ACH transaction record is allowed to post.
- If posting is not allowed to a G/L account because it is blocked, the system generates a new ACH exception in the CAMS-ii Exceptions system at Back Office > Standard > Exceptions/Pendings > ACH Items.
- Added a G/L ID Mapping feature at Back Office > ACH > Processing > GL ID Mapping. This feature resembles ACH Company ID Mapping except that instead of mapping inbound ACH account identifiers to a member's account number, it maps inbound ACH account identifiers to a G/L account number. This feature for those credit unions that receive G/L monetary transactions via ACH because as it allows the CU staff to determine which chart-of-accounts records can receive activity directly from the ACH system, see the [How G/L ID Mapping Works](#) explanation that follows this graphic.

GL ID Mapping Display			
Account ID	GL Account	GL Account Description	ACH Posting Enabled
1310-000.001	1310-000.001	FEES	N
1310-000.001xxxx	1310-000.001	FEES	N
3630-000.001	7320-000.001	CORPORATE ACCOUNT	Y
3630-000.002			
3630-000.003			
3630-000.004	3630-000.004		Y
3630000001	3630-000.001		Y
7300-000.001	7300-000.001		Y
7300-000.002	7300-000.002		Y
7300-000.003	7300-000.003		Y
7300-000.004	7300-000.004		Y

The highlighted cell with an "N" means that the G/L account is not set to accept direct ACH posting. This must be set in G/L Chart of Accounts Maintenance.

A "Y" means that the G/L Account accepts direct ACH posting.

The Account Number comes from the ACH file. It can be any letters or numbers.

Click a number in the Account ID column to bring up the CAMS-ii GL ID Mapping Detail screen where you map the Account ID to the G/L Account.

Display all GL ID mappings
 Display only unmapped GL IDs

Back Office > ACH > Processing > GL ID Mapping

How G/L ID Mapping Works

- The system receives and validates the ACH file.
- The system checks the ACH file for any ACH items that have a G/L transaction code 42 or 47. If there aren't any G/L Transaction codes 42 or 47, the G/L Mapping process stops.
- For each G/L transaction code 42 and 47, the system determines if the inbound account identifier from the ACH file has already been mapped in the G/L mapping file.
- If the file has been mapped, the system uses the G/L account number in the G/L mapping file.
- If the file has not been mapped, the unmapped entry appears in the G/L Mapping Display screen.



ATM/Debit Cards

- N/A

Certificates

- N/A

Document Retrieval Manager (DRM)

- N/A

Draft

- For credit unions that apply roundup values to one or more General Ledger accounts using POS Round Up, added a way to quickly assign G/L Account numbers in the POS Round Up Information in the Draft Data Record. Adding the ten-number G/L account number separated by commas (1110-060-001, 2240-100-001, 2220-000-001; for example) to the POSRoundup_default_charts CAMS-ii System Property.

POS Round Up Information

BOTTOM

POS Round Up Method: A - Round Up to Next Whole Dollar (dropdown)

POS Round Up Amount/Percentage: 0.00

POS Round Up Type: Deposit Round Up to Member Account, Deposit Round Up to General Ledger

POS Round Up Member Account: 0

POS Round Up General Ledger: No Value Selected (dropdown menu open)

1110-060-001	INTEREST ON BUSINESS FARM LAND
2240-100-001	EMPLOYEE HEALTH INS
2220-000-001	SOCIAL SECURITY TAXES

POS Round Up EFT Code:

Draft Data Record > POS Round Up Information



Information

- Added upper yield value to Yield column in Information > Rates > Share Rates. This displays tiered dividends.

12	SPECIAL SHARES	Portion Of Balance Up To...	1,999.99	0.000000	Monthly	0.000000
		Portion Of Balance Up To...	4,999.99	1.000000	Monthly	0.000005 - 0.602756
		Portion Of Balance Over...	4,999.99	1.500000	Monthly	0.602758 - 1.509902

Information > Rates > Share Rates

In-house Credit Cards

- N/A

Internet Branching and Mobile Branching

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IRAs

- N/A

Loans

- Added a method (flag file) to the monthly loan protection process to enable treating cosigners coded as a spouse as if it were a co-applicant. The flag file affects the entire credit union. The default setting bypasses spouses for loan protection. This change helps the credit unions disclose that spouses are eligible for protection insurance while others do not.

 Please contact your core processor's Support Center to add this feature to your system.

- When charging off an account, the CBI Info Code, CBI Special Comment Code, and CBI Compliance Coding now auto-fill from the original loan on the Charge Off screen.
- Added an Experian Credit Bureau interface for retrieving credit reports.

 Please contact your core processor's Sales Department to add this feature to your system.



Miscellaneous Back Office

- Reversing an eDeposit now automatically reverses any holds.
- Added a new section to Exceptions/Pendings, **Security Items**. This section reports any time that

a teller exceeds a system-property — determined number of failed logins — ten is the default. Acknowledging the exceptions does not reset the Teller ID password. You must change/reset the password using [Teller Password Reset](#).

- Added a Menu Security function for Delete Loan Applications in Teller ID Maintenance > Menu Security. Use this function to determine which Teller IDs have permission to delete a Loan Application.

Menu Security For Teller ID 0302

Loan Applications

Function	Grant Access
Delete Loan Application - 331	<input checked="" type="checkbox"/>

Make all changes (select/clear), then click 'Accept Changes' to make the changes effective.


Accept Changes

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Back Office > Standard > Parameters > Teller ID Maintenance > Menu Security > Loan Applications

- Added a **Retry NSF Clears** button to ACH Exceptions and Draft Exceptions. This feature checks all of the ACH and Draft exceptions and tries to clear NSF items. It checks for normal funds available for overdraft processing including Courtesy Pay. It reverses and masks the original NSF charge. It does not force the account negative unlike when a user manually clears an ACH or Draft Exception. If the funds are not available, the NSF exception remains. See "[Clearing ACH, ATM, and Draft Exception Items](#)" for more information.

 This feature can help Credit Unions whose members that make late-day deposits and work exceptions the next morning by eliminating the need to manually clear all ACH and Draft exceptions and reverse NSF fees for some NSF situations.

ACH Exceptions		
Account #	Member Name	Description
NO RECORDS FOUND		

Teller: Begin Date: End Date:

Rows Display Limit: Status Code:

Back Office > Standard > Exceptions/Pendings > ACH Items

Draft Exceptions			
Account #	Member Name	Description	Stat
NO RECORDS FOUND			

Teller: Begin Date: End Date:

Rows Display Limit: Status Code: Sever:

Back Office > Standard > Exceptions/Pendings > Draft Items

- Added the ability to add information to Remarks free-form text box to all of the OFAC/FinCEN Compliance Log Details screens. This can help you clarify On-Demand OFAC scans because they do not create OFAC exceptions. (# 57480)

OFAC / FinCEN Compliance Log Details

Event Label: DEMAND
Event Time: 2015-01-19 16:56:18.0
Scanned Name: TEST
Member Account: 112177
Member Status: Member
Teller ID: 0198
Teller Name: Teller 0198

Remarks:

DEMAND SCAN AUDITING

Back Office > Standard > OFAC/FinCEN > OFAC-Compliance Log

You can capture the information from the **Remarks** text box using CAMS-ii Data Miner.

CAMS-ii Data Miner

FROM TABLE	SELECT FIELDS	REFERENCE FIELDS	PersonalData	ORDER BY <input type="checkbox"/> Desc
OFAC Compliance Log	Select Field from List EventLabel EventTime FileDate RecordCount RecordId Remarks	Select Field from List A-Base {1} A-City A-FirstName A-LastName A-State A-StreetAddr1 A-StreetAddr2	PersonalData	Select Field from List EventLabel EventTime FileDate RecordCount RecordId Remarks

Calculated Fields

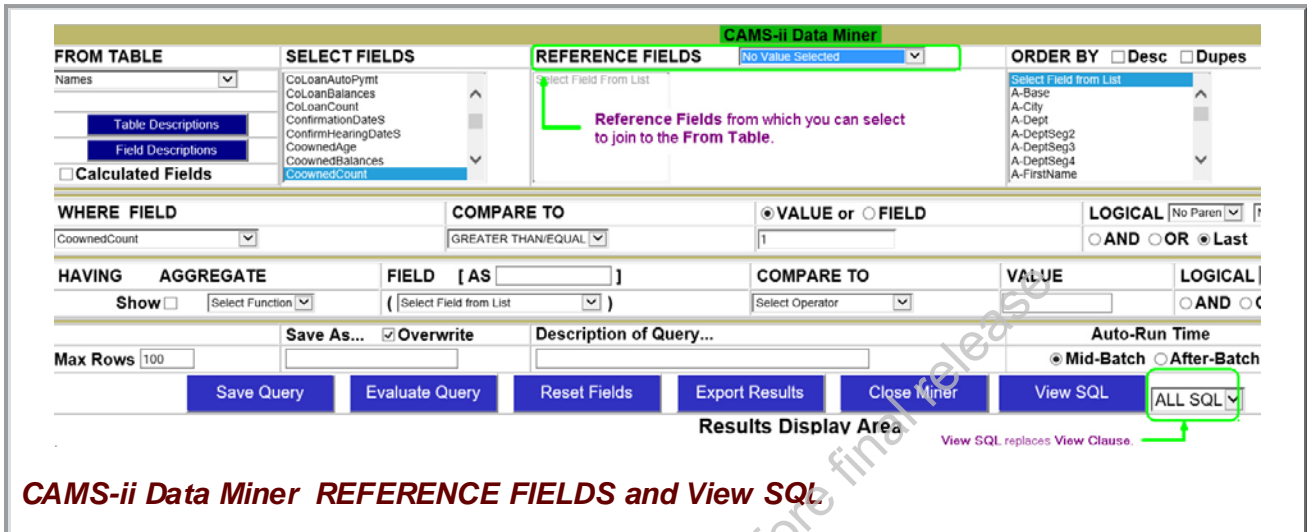
Back Office > Standard > CAMS-ii Data Miner > OFAC Compliance Log Table

- Added the ability to bypass electronic delivery of a particular notice type so that notices can be delivered by regular mail. This can be helpful if a member's IB credentials have been compromised for whatever reason; for example, when a member unwittingly gives the credentials to a third party.

 **Contact your Support Center to configure this feature.**

- In CAMS-ii Data Miner Added a new drop-down list box beside the label REFERENCE FIELDS. This selection list provides you access to reference tables available for joining to the primary FROM TABLE, other than just the Names table and the G/L Chart of Accounts for G/L data as before.

- In CAMS-ii Data Miner added a **View SQL** drop-down list. It replaces the **View Clause** button. It defaults to a new setting. ALL SQL. Other new settings are FIELDS and JOIN. It allows you to see all or a particular portion of the SQL query prior to evaluating the query.



- Modified the CAMS-ii FinCEN import process to accept the new FinCEN 314a file. (# 70760/70766/70834)
- In Forms/Letters/Documents, added AccruedLateCharges to Loan Payoff section, so that Accrued Late Fees can appear on the Loan Payoff Letter. (# 70215)



Shared Branching

- CAMS-ii now ignores preceding zeroes when logging Shared Branch transactions and documents. This makes searching for documents in the CAMS-ii Data Miner easier. (# 69420)

 Contact your Support Center to configure this feature.



Teller/Member Services

- Added a flag file feature to monthly loan protection process to enable treating co-signers as a spouse like a co-applicant. It has been determined that some credit unions disclose that spouses are eligible for protection insurance while others do not. The default is to bypass spouse co-signers.

- Changed the way the CAMS-ii identifies Terminal IDs. In addition to a browser cookie, CAMS-ii now adds a `terminal.asc` to `C:\cbs` folder on every workstation. The system checks for this file every time a user logs in to CAMS-ii.

 Do not delete the `terminal.asc` file from the `C:\cbs` folder unless directed to by the CBS Support Center.

- Added a new Cross Sell Promotions drop-down list in Member Setup to add a new member to existing promotions.

Credit Union Defined Information

Cross Sell Promotions

0 - No Value Selected

1 - Gold Card

4 - Special Certificate Incentive

5 - New Certificate IRA Promotion

6 - Visa Gold Card

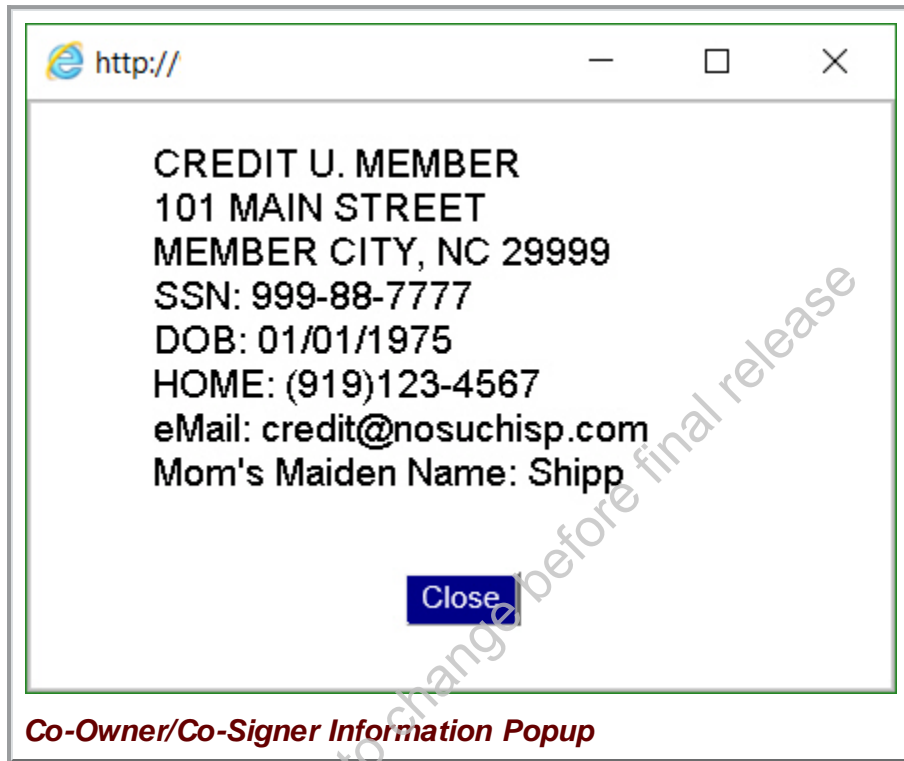
New Member Setup > Credit Union Defined Information > Cross Sell Promotions

- Now, if a member qualifies for multiple Cross Sell promotions, a drop-down list appears so that you can select one to review with the member.
- You can now control how many previously-used Teller passwords can be used. The number of failed logins and previously-used passwords are controlled by CAMS-ii System Properties, `failed-login-attempts-b4-disable, default=10` `numberOfOldPasswordsToRetain, default=10`.
- The system now clears all automatic holds — delinquent holds, negative account holds, and so forth — during nightly batch processing and re-evaluates each hold to determine their accuracy. The holds are removed at the beginning of the process that controls the holds and replaced after the system determines that they remain valid.
- On the Member Balances screen, added a section that reports the Quarterly Average Daily Balances (ADB) quarterly for a year from the current month and a twelve-month running average ADB. It appears immediately below the Monthly ADB table.

Quarterly Average Daily Balances			Average of the last twelve months' ADBs
May '16 to July '16	February '16 to April '16	Twelve Month Average	
13,952.83	9,286.56	12,756.33	
November '15 to January '16	August '15 to October '15		← ADBs by quarter for the last 12 months
13,904.97	13,880.97		

Teller/Member Services > Member Balances > Show Monthly Average Daily Balances & Maximum Days Between Payments

- Added a co-signer detail information popup to the account detail screens and added Mother's Maiden Name and Date of Birth to the co-owner detail information popup.



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
70958	Check Scanning Maintenance	Fixed Delete does not functions and Preference Indicator cannot be changed.
70890	ACH/Debit-IRA	Fixed ACH Posting program allows ACH Debits to be processed against an IRA account.
70591	Credit Card	Fixed When reissuing a card and

		keeping the same card number, but changing a new expiration date, the system sometimes changed the expiration data entered if you need to change the value for the Create Card/PIN field.
70502	Loans	Fixed Sometimes, when you do a mortgage payoff it's not calculating the correct amount of interest due.
70349	Loans/Loan Payment	Fixed Although the funds were available the system did not clear a partial payment.
70286	Loans	Fixed In some cases, the finance charges did not calculate correctly.
70138	Internet Branching/Dormant Accounts	Fixed When Dormant Accounts closes an account, it does not update Internet Branching.
70096/70098	Loan Application Export	Fixed At Loans > Applications, the Export function from the Loan Applications navigation screen did not always work.
70006	Excess Deposits/Withdrawals Report	Fixed On the Excess Deposits/Withdrawals Report, the total amount lines on the summary page, if the total is over \$10,000,000, the first digit is cut off, so 10,000,000.00 appears 0,000,000.00. The number of digits left of the decimal point has been increased to nine.
69607/69737	Loans/Loan Applications	Fixed In some cases, Loan Applications did not appear in the Applications Request navigation screen.
69575	Internet Branching/Loan Advances	Fixed A member was able- to transfer and receive advances over her credit limit via Internet Branching.
69558	Loans/Loan Calculator	Fixed When a principal payment is made over the counter for fixed mortgages at any time of the month the Date of Next Interest Accrual is advancing.
69502	Loans/Loan Calculator	Fixed When you change a loan calculator, for some reason the loan

		form is not recognizing that the loan insurance premium is 0.00, but the previous insurance premium cost appears.
69474	Loans/Loan Calculator	Fixed A loan calculator profile the Qualified for Extended Terms is reporting 1 when it should not be reporting anything because the Qualified for Extended Terms box is not selected.
69367	Shared Branching	Fixed Some Shared Branching Members from a different financial institution could not perform transactions through their checking accounts because the accounts had an equals sign (=) in it.
69245/69329/69400	Transaction Wizard/Receipts	Fixed Watermarked receipts do not appear once a transaction wizard is done.
69015	Member Notebook	Fixed Non-member loan Notebook threads do not convert to the new base account.
68807	Loans/Due Date Advance	Fixed The due date was advanced on principal-only payment on fixed period mortgages via distribution or payroll.
68516	Teller/Balancing	Fixed Cash Log in Teller Balancing does not properly filter by Teller ID.
68195	New Member Setup	Fixed When creating a new member, selecting the Set Physical Address same as Mailing check box, after clicking Accept and then reviewing the account, the last digit for zip code for the <i>physical address</i> changed to zero.
68608	Loans/Principal-Only Payment	Fixed When a principal-only payment is made on or prior to the 19th of the month and the unpaid/uncollected interest field is zero, an amount automatically populated in the unpaid/uncollected interest field, based on the loans balance before the principal-only payment.

67870:	Multi-Tx/Reg D	Fixed Reg D override message appears on the sixth qualifying transaction when the parameter is set to allow 6. It appears now on the seventh qualifying transaction.
67747	Loans/Loan Purges	Fixed Purge of loan applications was not following the parameters for the application purge time frames.
67612	Member Setup/Address Verification	Fixed Address verification using an iPad sometimes lost member information
67561	ACH/ACH Company ID Maintenance	Fixed ACH Company ID Maintenance with the Override NSF Exceptions function did not always work correctly.
66615	Multi-Tx	Fixed Debit transaction was denied for NSF , but the funds were transferred anyway.
64042	CAMS-ii Data Miner	Fixed Data Miner did not save a Calculated Field.
64029	G/L	Fixed In G/L > Maintenance > Prepaid Expenses the proper navigation box sometimes does not appear.
63954	Forms/Letters/Documents Full-page Delinquency Notices	Fixed Sometimes the preview for full-page Delinquency Notices does not match what appeared when it is printed in bulk.


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Tips and Techniques

- To clarify how the ACH files interact with **Date of Death** text box in the Personal Data Record added in CAMS-ii Release version [5.4.1](#): When CAMS-ii maps the incoming ACH IDs to a member, CAMS-ii doesn't recognize whether it refers to a member or non-member. The system updates the member's Personal Data Record and creates an exception. You are responsible for determining to whom the Date of Death refers and update the applicable the member and non-member. (# 69484)
- **Storing Cash Drawer Totals:** If you have a cash drawer,- make sure that you ALWAYS log out of CAMS-ii after you click **Store Totals**. Failure to do so, may result in inaccurate Cash Drawer Totals.

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