Credit Union Accounting and Management

System-ii (CAMS-ii™)

Version 5.4.7 Release Notice

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

Last updated on January 25, 2018 at 7:45 PM EST.

This is the Year-End Release for 2017.

Contents

Summary

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

- Changed the name of the Information Level Two menu label from **Calculators** to **Quick Links** and the Parameters Level Four menu label **Calculator Configuration** to **Quick Links Configuration**. For more information on this change, please go to the Information section of this topic/document.

- Check the *Loans* section of this release notice for a number of changes to the CAMS-ii Loans module.

New Products

Here are some product offerings available with this release.

- CAMS-ii Voice Banking: Allow your members access to your credit union using only the sound of their voice using a custom application designed by CBS for use with Amazon Alexa.
  - Contact your Sales Department for more information.
  - *This app was not created or endorsed by Amazon.*

- Added programming for the HMDA (Home Mortgage Disclosure Act) to support new reporting requirements for HMDA.

This programming requires that you have your credit union's LEI (Legal Entity Identifier) available.

1. Go to Back Office > Standard > Parameters > CAMS-ii System Properties.
2. In the CAMS-ii Properties navigation screen, scroll to the HMDA category, `hmda_lei` Property Name.
3. In the Property Description/Value text box for the `hmda_lei` property type your credit union's LEI.
4. In the CAMS-ii Properties navigation screen, click **Add New Entry**.
5. Once the LEI is configured in the CAMS-ii System Properties, the system creates the ULI. You do not have to change the LEI again unless your CU's LEI changes.

The Loan Application has a HMDA section for you to complete. The information in the HMDA section is your responsibility to complete. The ULI appears once you have completed the HMDA section and click **Accept**.

The HMDA table in the CAMS-ii Data Miner contains the HMDA elements for you to query and create reports.

Credit Report Inquiry/Credit Bureau Reporting

- Added compatibility for TLS 1.2 encryption for TransUnion credit reports.

Document Retrieval Manager (DRM)

- Added a method to the Document Retrieval Manager (DRM) that allows you to retrieve Teller Advance In and Teller Advance Out receipts using the **Member Receipts** option in the **Document Description** filter and typing `0` (zero) in the Account Base text box.
- In the DRM, the From and To filters can now be restricted to a fixed length of time for tellers that do NOT have administrative rights. The controlling CAMS-ii System Property follows:

Category/Property	Means...	Settings
`drm_max_days_range_default`	Default number of days for the `drm_range_days_default`	`0` A 0 (zero) means that the date range is infinite.

- Added additional fields to CAMS-ii Data Miner for HMDA and PMI(LoanTrack).*

Health Savings Accounts

- In Control-Health Savings parameters, when the **Maximum Contribution for Single Account** and the **Maximum Contribution for Family Account** settings are changed and Accept is clicked, the HSA limits are immediately updated on the Personal Data Record.

Information

- Changed the name of the Information Level Two menu label from **Calculators** to **Quick Links**. This label more accurately labels the purpose of this area on CAMS-ii. It can be used to add the URLs (links) to websites that may contain other than calculators, regulations, events, and so forth. For more information on configuring Quick Links, see the HELP topic, *About Quick Links*.

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IRAs

- *Added a new batch error message, `117 MEMBER SHOWS DATE OF DEATH; BYPASSING`, that appears on the STANDARD BATCH ERRORS REPORT CU$ERRLIST if the IRA member or the distribution recipient member's **Date of Death** is populated. The system bypasses the IRA distribution action either by check or transfer.

Loans

- Added a way to set a maximum APR value on the Loan Calculator. A warning message appears if the APR exceeds the set value. The controlling CAMS-ii System Property follows:

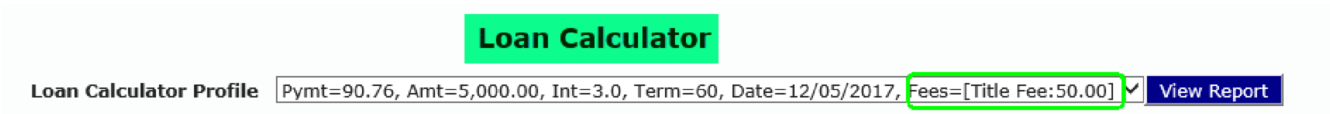
Category/Property	Means...	Settings
`loancalc/loan_calc_max_APR`	Sets the maximum APR value on the loan calculator warning	18.0000 (default)

- Added a CAMS-ii System Property that controls the text for the maximum APR value warning message. The controlling CAMS-ii System Property follows:

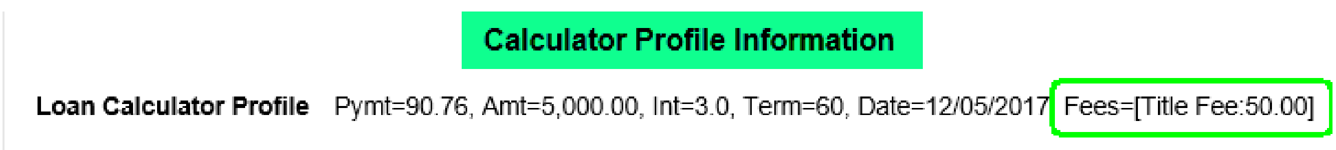
Category/Property	Means...
`loancalc/loan_calc_max_apr_message`	Sets the text for the Maximum APR

	Value warning. The default text is `Message display for max APR, #VALUE#.` #VALUE# equals the setting for `loan_calc_max_APR`.

- On loan calculator and loan application added the processing fee in calculator profiles.



Loan Calculator > Loan Calculator Profile > Fees



Loan Application > Calculator Profile > Fees

- Added a warning to Loans when a required field is left empty.
- The Loan Premium Calc/Post report (CU$INSPOST/LOAN INSURANCE PREMIUM CALC/POST)has been reformatted so that all information fits on one line. The report appears in two forms with the information wrapped and the information unwrapped.
- Amount Owed and Amount Financed now appear on the Loan Calculator regardless of fees being added whether prepaid or not and if financed or not.
- The **Approving Loan Officer Initials** and **Approving Loan Officer Name** text boxes now auto-fill in the Loan Application in the Loan Detail Record to identify the loan officer.
- The Loan Type from IB Loan App drop-down list now appears on Loan Calculator.
- Enhanced the Loan payoff so if there are accrued late fees pending, a warning appears in Multiple Transactions while the payoff processes. This CAMS-ii System Property controls this feature.

This warning is for information purposes only. It does not stop the loan from processing.

Category/Property	Means...	Settings
`loanpayoff/payoff_warn_late_fee`	Controls warning for the accrued late fee.	N = Not Active (Default) Y = Active

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Miscellaneous Back Office

- Added the following to accommodate IRS tax form changes for the 2017 tax year:
  - **IRS Form1098** - Mortgage Interest Statement - Number of Mortgaged Properties - If more than one property secures the mortgage, enter the total number of properties secured by this mortgage.

    Enter this change manually using the Back Office > IRS Tax Processes > 1098 maintenance screen.
  - **IRS Form 1099-C** - Cancellation of Debt - Renamed code H (bankruptcy indicator) check box to **Other actual discharge b4 identifiable event** drop-down list with eight events.
  - **IRS Form 5498** - IRA Contribution Information - Added new code, SC postponed.
- For Credit Unions that are licensed for Check Scanning, you can set up an email notification that uses standard email that reports the cash total, the item total, and the file name for the cash letter. For more information, see the HELP topic, *About ICL Emails*.
- Made the following changes to the FinCEN scanning:
  - It now ignores suffixes (Jr., Sr., and so forth) in the last name field.
  - It now scans SSN/TIN independently from a name match. Before SSN/TIN was only tested if the name also matched.
  - FinCEN Names Scan now includes an on-demand scan option. Only scanning with a member or non-member base

account number produces a FinCEN exception on a previously unreported possible match. Using other text boxes on the screen produces only an on-screen alert.

- For more information on FinCEN Scanning, see the HELP topic, *About FinCEN Scanning*.

- Updated the electronic IRS file so that you can send IRS files to a third party for printing *for those members that did not receive their copy via eDocs.* The last byte of the *B* record contains an indicator designating whether the member received the IRS forms via eDocs. A Y indicates that the member received the IRS Forms via eDocs; an N indicates that member did not receive the IRS forms via eDocs.

You don't have to do anything to activate this feature.

- CAMS-ii can create files for the CAMS-ii Transfer Folder for uncollected interest on loans. The standard prior to this release (version 5.4.7), was to cap the mortgage interest at 90 days interest due; later, we introduced mortgage fixed period interest accrual processing. This report, however, includes all of the unpaid interest for those categories for those credit unions that want to track it all.

There is a new flag file available to control how you want to show mortgage fixed period accrual interest in the account summary recap totals for:

- Uncollected Interest On Loans That Are 60 Days (or more) Past Due
- Uncollected Interest On Loans That Are 90 Days (or more) Past Due
- Uncollected Interest On Loans That Are 180 Days (or more) Past Due

You must contact Support to activate this feature and to set the number of days to report uncollected interest.

The naming convention for the files are `recap-uncollect-interest-xx.csv` where `-xx` is `-00` for the entire credit union, `-01` for branch 1, -02 for branch 2, and so forth.

For more information on this new feature, go to the CAMS-ii HELP topic, *About Uncollected Interest **Loans Reports**.*

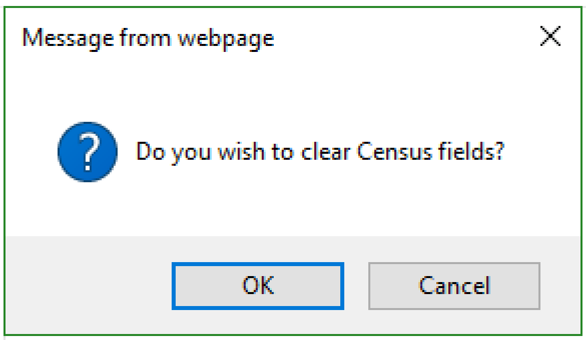
- **Automated Private Mortgage Insurance (PMI) reporting and accounting features:***
  - **The amount from the Private Mortgage Insurance**

text box in the Mortgages section of the Loan Data Record populates the Block 5 of the IRS Form 1098 when the 1098 driver file is created.

- Creates a YTD PMI Amount (Year-to-Date Private Mortgage Insurance) field in the Loan Trak Record.

Teller/Member Services

- Added a warning to the Personal Data Record that appears whenever you try to clear any census data (addresses and so forth).



Personal Data Record > Census Warning

- Added Setup Date and Last Change Date columns to the Beneficiary, Co-Owner, and Co-Signer tables in account maintenance.

Beneficiary Information								
Account #/ID	Name	Setup Date	Last Change Date	Membership	Share%	Beneficiary Type	Beneficiary Order	Show On Stmt
No Records Found								

Account Maintenance > Beneficiary Information > Setup Date and Last Change Date

Co-Owner Information								
Account #/ID	Name	Setup Date	Last Change Date	Membership	Relation Type	Show On Stmt	Show On IB	Show On Kiosk
No Records Found								

Account Maintenance > Co-Owner Information > Setup Date and Last Change Date

Co-Signer Information								
Account #/ID	Name	Setup Date	Last Change Date	Membership	Co-Signer Type	Life Insurance	Disability Insurance	Debt Cancellation
No Records Found								
Add/Edit Entries								

Account Maintenance > Co-Signer Information > Setup Date and Last Change Date

- **The non-member related-accounts section, the label change from *Setup Date* to *Last Change Date* to represent the correct date.***

- **An ID scanner can now auto-fill member information in a new Member and Non-Member Setup screen if a bar code is present on the ID card/license. The bar code on the back of the ID card/license must also be scanned.**

Your state has to provide a database that makes the information available for this process.

- **On Multiple Transactions screens for Withdrawals, Deposits, Transfers, and so forth, added a column for the sub-account balance and available balance.**

#	Sub Description	Draft ID	Status	Balance/Available
1	15 Test CD			0.00 / 0.00
2	30 Six Month Certificate			544.20 / 0.00

An Example of the Balance/Available Columns for Multi-Tx Transactions Screens

- **In New Member Setup, once the State in the mailing address has been selected, the system changes the other State text boxes to the same state that is initially selected.**

- **The Search screen now appears as a separate pop-up when you click Search in Co-Owners, Co-Signers, and Beneficiaries sections in account maintenance screens.**
- **In Multiple Transactions, pressing the ENTER key no longer returns you to the Inquiry screen,* cancelling the incomplete transaction. Now, pressing ENTER when a button is active/highlighted.**
  - **key updates the transaction,**
  - **accepts a signature or value,**
  - **or restarts the transaction if it is unbalanced and at the main Multi-Tx screen.**

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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	Member Services	*Fixed* In the ID popup on the Member Balances screen, the buttons did not appear on the ID.
N/A	Loans/Loan Calculator	*Fixed* The Loan Calculator did not handle rate changes based on risk when the loan terms changed.
N/A	Batch Credit Cards	*Fixed* The CBS PSCU batch credit card output file for change of address was not formatted correctly.
*#C2S00003274	Member Setup/New Non	*Fixed* New Non-Member option no longer appears on New Account Checklist Slider.
#C2S00002954	Loans/Investor Loans	The participation loan (investor loans) statement displays incorrect totals.
*#C2S00002951	Check Images	*Fixed* Unable to download large Check Casher ICL.
#C2S00002892	Address Verification	*Fixed* Address verification did not lock down

		the state in **State** drop-down list in Member Setup and Non-Member Setup.
#C2S00002831	Safe Deposit Box (SDB)	***Fixed*** The information — box sizes and costs — on the generated SDB notices differ from what the member has purchased and what appears the members Inquiry screen.
#C2S00002423	ACH/Stop Payment	***Fixed*** An ACH stop payment was not honored and a NSF was created.
*#RCO00002354	Report Archiving	***Fixed*** Some File Maintenance Reports failed to archive.
#RCO00002103	Loans/Loan Calculator	***Fixed*** A name with an apostrophe caused the Loan Calculator to stop working.
#C2S00001897	Payoff Notices	***Fixed*** The payoff amount did not appear nor could the payoff notice generate if the Accrued Late Fee is greater than $999.99.
#C2S00001881	CAMS-ii Data Miner	***Fixed*** An SQL error message appears when trying to build filters in Data Miner.
#C2S00001407	IB/NSF Notations	***Fixed*** Under certain circumstances, clearing an ACH exception did not remove the NSF notation from IB.

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Tips and Techniques

- **G/L Explosion and the Retention of Member Transaction Information: The system purges member transaction information saved for the G/L explosion to member details based on a CAMS-ii System Property, `retention_months_GLtrans_history_mysql`. The default for this property was set at 24 months when it was introduced several years ago.**

  You can increase the number of months to a maximum of 60 (months) to include older member transaction items in the G/L Explosion. G/L transaction history has a cap of 60 months.

- **Year-End Checklist: The Year-End Checklist is**

available in the CAMS-ii HELP. It will not be posted to the CBS Message Center because there have been no changes since last year's list. It is available in the CAMS-ii HELP at CAMS-ii How-To's > U thru Z > Year-End Checklist.

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