

Credit Union Accounting and Management

System-ii (CAMS-ii™)

Version 5.4.9 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 October 26, 2018 at 11:15 EDT.

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Summary

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


- Added Account Types for Shares and Share Drafts, giving you the ability to refund or charge share fees and to change an Account without changing the Sub-Account. Go to the [Miscellaneous Back Office section](#) of this Release Notice for more information on this important change.
- For those credit unions that pay vendors with expense checks and create the IRS Form 1099-MISC for them, please go to the [G/L section](#) of this Release Notice.

Credit Cards and Debit Cards

- To comply with ISO Standards and regulations, changed the Card@Once® programming to submit only the following in the Cardholder Name field.
 - Letters
 - Digits
 - Special Characters: hyphens (-), periods (.), and forward slashes (/)

G/L

- If you have set up a vendor to receive a 1099-MISC, but you edited the expense check AFTER you created it, but BEFORE you printed it, the 1099-MISC Amount field may NOT have updated correctly. To determine if this has affected your credit union...
 1. Go to **G/L > Maintenance > Payees/Vendors**. On the Payees/Vendors navigation screen, click a Payee/Vendor.
 2. On the Vendor/Maintenance screen for the individual vendor, determine if the **Vendor Requires 1099 MISC** check box is selected.
 3. If the Vendor Requires 1099 MISC check box is cleared (empty), return to the Payees/Vendors Navigation screen and follow steps 1-3 above.
 4. If the **Vendor Requires 1099 MISC** check box is selected (checked), verify that the amount in the Payment YTD text box equals the total of the items in the 1099 Misc Amount Descriptions, Codes and YTD Amounts section for the Vendor.
 5. If the Payment YTD text box *equals* the total of the items in the 1099 Misc Amount Descriptions, Codes and YTD Amounts section, return to Step 2 above.
 6. If the Payment YTD text box *does not equal* the total of the items in the 1099 Misc Amount Descriptions, Codes and YTD Amounts section, continue to Step 7.
 7. In the G/L > Inquiry > Vendor Activity Inquiry screen, set the **Begin Date** filter to 01/01/2018. Refer to the Paid Out total, then, if needed, update the **Payments YTD** text box in the Payees/Vendors Maintenance (GL >Maintenance > Payees/Vendors) to match. If needed, update the appropriate 1099 MISC Amount Descriptions, Codes, and YTD Amounts text boxes to match the Paid Out/Payment YTD amount.

 You can build a CAMS-ii Data Miner query by using the G/L Vendor Table to list those vendors that have a 1099-MISC required.

Loans

- Added indicators on the Interest Rate field on the Loan Calculator for MAPR, as follows:


Interest Rate (8.25000-16.50000) APR 35.1725 **MAPR 35.1725**

Indicates Calculated MAPR Under the limit

Interest Rate (8.25000-16.50000) APR 53.0095 **MAPR 53.0095**

Red Indicates Calculated Over the Limit

Interest Rate (8.25000-16.50000) APR 53.0095 **MAPR 53.0095**

Mouse-over 

Maximum Allowable Calculated MAPR on Mouse-over

- Added a **Co-Signer** column in the Collections navigation screen with a filter for Co-Signer Y or N and a Co-Signer filter to find members with or without co-signers.

 This view appears only when the **Type** drop-down list is set to LOANS.

Collections												
Account #	Control Number	Member Name	Collector ID	Status	Co-Signed?	Current Balance	Delinq Amount	Delinq Days	Shares Available	Shares Balance	Delete	
	0	.	1	N		-50.00		44	0.00	0.00	<input type="checkbox"/>	

Type **LOANS** Collector ID# ALL - ALL Status Code All Rows Display Limit(1): 500

Show Accounts w/ Zero Balance Delinquent Day Range 60 Day Branch All

Paper Grade All Loan Type 00 - No Value Selected **Co-Signed? N - No**

Type = LOANS

Collections Navigation screen in the LOANS view.

- Added a [High Loan Balance](#) segment to the Profit Star ALM export file Loan Extract.



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Miscellaneous Back Office

- This update adds share and share draft account types. Much like loans, share and share draft accounts now have account types that describe the type of account. For more on sub-accounts and account types, see [About Sub Accounts and Account Types](#).

Key Points to consider

Here are some important facts regarding the addition of share and share draft account types.

- Fees for any shares and share drafts are associated with account types.
- Dividend tables for shares and share drafts remain associated with sub-accounts.
- Any accounts that are configured as Rewards Checking in Control-Drafts Parameters prior to this release are automatically changed to share draft account type 01.
- Overdraft Privilege settings for the Rewards Checking account sub-accounts do not follow to the 01 draft account type.

What to do before the 1st Batch Processing session following this update

This change can cause the G/L to be out of balance unless you perform the following actions before the first batch processing session following the update.

1. In Account Types/Rates Maintenance, update the Share Draft 01 type description to the same description on the reward sub account
2. If the Rewards Checking sub-account type was covered by Overdraft Privilege, copy the settings to the 01 Account Type.
3. Go to **G/L > System Tasks > Interface to CAMS > Redefine/Rebuild Interface** and input the reward sub-account and dividends G/L number into the new 01 Account Type and be sure to change old reward sub-account types and dividend G/L numbers to standard Draft G/L numbers.

Changes to Share Setup and Share Draft Setup

- **Share Setup and Share Draft Setup:** Added a Type of Draft or a Type of Share drop-down list to the Share Draft Setup and Share Setup screens, respectively. When you select an Account Sub from the Account Sub Assignment drop-down list, the matching account type appears by default in the Type of Draft drop-down list. You can change the Account Type from the Type of Draft or Type of Share drop-down list.

New Share Setup

Account Sub Assignment ▼

Type of Share ▼

Shares Insured by CU Paid Insurance?

Dividend Disburse Method ▼

Dividend Account #

Members Home Branch ▼

Club Accounts Disbursement Method ▼

PROMOTION CODE ▼

New Share Setup screen

New Draft Setup

Account Sub Assignment ▾

Type of Draft ▾

Override Service Charge?

Shares Protection Insurance?

Earn Dividends?

Dividend Disburse Method ▾

Dividend Account #

Allow ODP for ACH?

Allow ODP for ATM?

Allow ODP for Drafts?

Allow ODP for POS Debit?

Members Home Branch ▾

Associated Draft ID#

PROMOTION CODE ▾

New Share Draft Setup screen

Share Draft Maintenance/Inquiry:

Unapplied Funds

Account Status ▾

Override Service Charges?

Dividend Disburse Method ▾

Type of Draft ▾

Use Honor Fee Feature?

Draft ID

Shares Insured by CU Paid Insurance?


Earn Dividends ▾

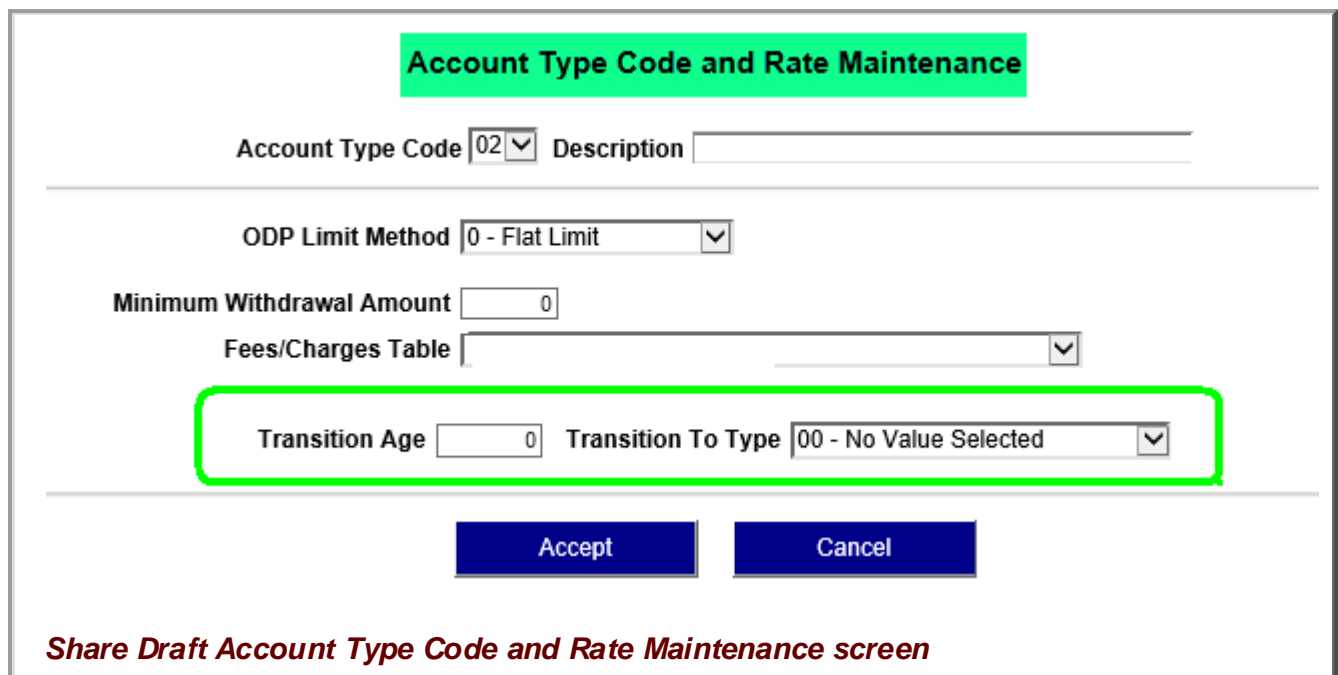
Dividend Account Base & Sub

Share Draft Maintenance/Inquiry screen excerpt

- Added a **Type of Draft** drop-down list. Use this drop-down list to designate the draft account type for existing draft accounts.
- **Draft Account Type Maintenance:** Added Draft Account Type Maintenance (Back Office > Standard > Parameters > Account Type/Rates Maint) for share drafts. Use

this function to create a Draft account type. This feature includes the Transition Age which adds the ability to automatically change account types for members that age-out of an age demographic: For example, from a student share draft account to an adult share draft account because the member became 18 years old.

 The Draft Account Type and Rate Maintenance screen has options/ functions that were once on a Sub Account Maintenance screen for drafts. The Sub Account Maintenance screen for drafts contains a blue link, [See Account Type/Rates Maint for additional options](#). Click this link to easily access those options/functions on the Draft Account Type Maintenance screen.



Account Type Code and Rate Maintenance

Account Type Code Description

ODP Limit Method


Minimum Withdrawal Amount

Fees/Charges Table

Transition Age Transition To Type

Share Draft Account Type Code and Rate Maintenance screen

- **Charges and Fees Table:** Indicates the charges and fees table for applying charges and fees to accounts assigned to the Account Type. When it is set to a Charges and Fees table configured for Rewards Checking, the Account Type can be used for Rewards Checking.
- **Transition Age:** When the primary account owner reaches this age, accounts with this Account Type change to the Transition To Type.
- **Transition To Type:** The Account Type to which the account changes when the primary account owner reaches the Transition Age.


 The **Transition To Type** changes to the appropriate account type during Month-end batch. For example, if the primary owner's birthday is March 13th, the transition to the next account type occurs after the March end-of-month batch processing.

Changes to CAMS-ii Share Maintenance

- **Share Account Type Maintenance:** Added Share Account Type Maintenance (Back Office > Standard > Parameters > Account Type/Rates Maint) for shares. Use this function to create a Share account type. This feature includes the Transition Age which adds the ability to automatically change account types for members that age-out of an age demographic: For example, from a student share account to an adult share account because the member became 18 years old.

 The Transition Age and Transition To Type functions do not work with Account Types set for Reward Checking.

- **Charges and Fees Table:** Indicates the charges and fees table for applying charges and fees to accounts assigned to the Account Type.
- **Transition Age:** When the primary account owner reaches this age, accounts with this Account Type change to the Transition To Type.
- **Transition To Type:** The Account Type to which the account changes when the primary account owner reaches the Transition Age.

 The Transition To Type changes to the appropriate account type during Month-end batch. For example, If the primary owner's birthday is March 13th, the transition to the next account type occurs after the March end-of-month batch processing.

Account Type Code and Rate Maintenance


Account Type Code Description

Money Market Escrow Share
Health Savings Minimum Withdrawal Amount


Fees/Charges Table

Transition Age Transition To Type

Share Account Type Code and Rate Maintenance screen

 The Share Account Type and Maintenance screen has options/functions that were once on the Sub Account Maintenance screen for shares. The Sub Account Maintenance screen for shares contains a blue link, [See Account Type/Rates Maint for additional options](#). Click this link to easily access those options/functions on the Share Account Type Maintenance screen.

- **Charges/Fees Table:** Indicates the charges and fees table for applying charges and fees to accounts assigned to the Account Type. When it is set to a Charges and Fees table configured for Rewards Checking, the Account Type can be used for Rewards Checking.
- **Transition Age:** When the primary account owner reaches this age, accounts with this Account Type change to the Transition To Type
- **Transition To Type:** The Account Type to which the account changes when the primary account owner reaches the Transition Age.

 The Transition To Type changes to the type during Month-end batch. For example, if the primary owner's birthday is March 13th, the transition to the next account type occurs after the March end-of-month batch processing.

Changes to Charges/Fees Maintenance

- **Charges/Fees Maintenance:** Added a Refunds section to Charges/Fees Maintenance parameters (Back Office >Standard > Parameters)the Refunds section provides the way to govern any account types identified to refund amounts and set the counts for associated member activity to receive refunds.

Charges / Fees Maintenance

Table Number

Table Description

Flat Charge

Minimum Balance Before Charge

Charge Method

Charge for Below Minimum

Calculation Frequency

Applicable Account Types:

Begin Date: End Date:

Refunds		
Description	Refund Amount	Minimum Count/Amount
Max Refund Amount	<input type="text" value="0.00"/>	
Automatic Refund Amount	<input type="text" value="0.00"/>	
Refund for Debit Card Transactions	<input type="text" value="0.00"/>	<input type="text" value="0"/>
Refund for Minimum Average Daily Balance	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Refund for ACH Credits	<input type="text" value="0.00"/>	<input type="text" value="0"/>
Refund for Loan	<input type="text" value="0.00"/>	<input type="text" value="0"/>

Charges/Fees Maintenance screen

○ **Max Refund Amount:** Limits the amount of fee refunds. The max refund cannot exceed the sum of all fee refund options including the Automatic Refund Amount and eligibility-based fee refunds. The Max Refund Amount determines the maximum amount that can be refunded regardless of what the original flat fee is. For example:

- Flat Charge \$6
- Max Refund \$3
- Qualifies for \$4 in refunds
- The member receives only a \$3 refund

- **Automatic Refund Amount:** an optional amount to refund.
- **Refund for Debit Card Transactions:** The amount refunded for a minimum of debit card transactions.
- **Refunds for Minimum Average Daily Balance:** The amount refunded for maintaining at least the set minimum average daily balance for the account.
- **Refunds for ACH Credits:** The amount refunded for a minimum number of credit received ACH transactions.
- **Refund for Loan:** The amount refunded for the number of active loans for that member.

Reports for Account Type Changes

- Added a new report, Automatic Account Type Change Report (CU\$TYPCHG), to the Document Retrieval Manager that you can use to monitor any changes to share and share draft account types. An example of the report follows.

🕒 This report runs *ONLY* during end-of-month batch processing. .

ACCOUNT NUMBER		MEMBER/CORP NAME		AGE	FROM TO TYPE		TYPE DESCRIPTION
NUMBER	FIRST MI	LAST					
123456	75	JOHN	DOE	59.54	75	60	MEMBER SPECIAL
↑ BASE ACCOUNT NUMBER	↑ ACCOUNT TYPE			↑ PRIMARY MEMBER AGE		↑ NEW ACCOUNT TYPE	↑ NEW ACCOUNT TYPE DESCRIPTION

Automatic Account Type Change Report (CU\$TYPCHG)

- Added a new column to the Fees/Charges Report, Flat CHR/REF (Flat Charges/Refunds), which lists charges and refunds to member accounts. A minus sign (-) next to the number designates a charge; no minus sign means a refund.

ACCOUNT NUMBER			MEMBER/CORP NAME			FLAT CHR/REF	MIN BALANCE CHARGES	EXCESSIVE DRAFT CHR	TOTAL DRAFTS	TOTAL CHARGES	NEW BALANCE	FEE TABLE
08 99	JOHN					0.00						1 C
02 91	DIANA					7.00-						4 A

← Minus sign = fee charged


Fees/Charges Report with the Flat Charges/Refunds Column


Draft Account Types and CAMS-ii Data Miner

The Account Type-related fields in the CAMS-ii Data Miner Drafts table contain the following.

Table	Field	Contents
Drafts	AccountType	Type of account — Health Savings, Reward Savings, etc.
Drafts	TypeAccount	Account Type Number

- Added a Statement Set Backup utility (Back Office > Standard > Utilities > Statement Set Backup). It was added to export a .zip (compressed) file of member statements to the CAMS-ii Transfer Folder to provide a way to export member statements so that you can store and retrieve member statements outside of the CAMS-ii server.

 Recommend that you export statement files before the next end-of-month batch processing occurs because *only* the statements created last can be retrieved. For example: You *cannot* retrieve October's statements files once November's statements are created.

 These files *are not* recommended for third-party statement printing. They are for ensuring that you have a another set of statements for storage outside the CAMS-ii server.

- The member statement backup file name appears in this format [STMT_YYYYMM.zip], meaning the STMT_201809.zip file is the statement backup set file for September 2018.
- Export the statement file from the [CAMS-ii Transfer Folder](#).

- Scanned Document Utility
- Server Logs Viewer
- Share Draft Trans. Maint
- Share W/D Insurance Import
- Share W/D Insurance Posting
- Statement Set Backup

Unencrypted means that the files have protection. Strongly recommend that you do not use unsecured ways to transmit these files.

Statement Set Backup

Export Statement Set

Unencrypted ZIP'ing complete.

Transfer of stmt-2018-09.zip is complete.

Go to the CAMS-ii Transfer Folder utility (Back Office > Utilities) to retrieve stmt-2018-09.zip.

Back Office > Standards > Utilities > Statement Set Backup

- CAMS-ii Transfer Folder
- CC Loan Balance Xfer Log
- CPI Create/Export
- CUNA Calc Engine Reset

CAMS-ii Transfer Folder

File Name	Size	Date	Time	Select
recap-uncollect-interest-00.csv	309 KB	10/22/2018	23:16:39	<input type="checkbox"/>
recap-sub-01.csv	6 KB	10/22/2018	23:16:39	<input type="checkbox"/>
stmt-2018-09.zip	3185815 KB	10/22/2018	22:45:14	<input type="checkbox"/>
DM-2013_Loans-20181021.csv	1 KB	10/22/2018	00:02:25	<input type="checkbox"/>
DM-Weekly_Teller_Transaction-20181021.csv	1 KB	10/21/2018	23:26:38	<input type="checkbox"/>
DM-VINTEK_Weekly_Report-20181021.csv	1 KB	10/21/2018	23:26:35	<input type="checkbox"/>

Statement Set Backup File in CAMS-ii Transfer Folder


1



Teller/Member Services

- Added a system property, `privacy_option_member`, that defaults the value for the Member Privacy Option in New Member Setup. This software release sets the default to **Do Not Release Member Information to 3rd Parties**.

The system property settings are:

Property	Values	User-Accessible?
<code>privacy_option_member</code>	<ul style="list-style-type: none"> 0 = No Option Selected 1 = Release Member Information to 3rd Parties 2 = Do Not Release Member Information to 3rd Parties (Default setting) <p> Any of the option can be set as the default.</p>	Yes


- Added a new button, **Search SSN**, to New Non-Member Setup. It searches for any closed or purged matches to that SSN. You cannot continue to further configure the New Non-Member setup until you click **Search SSN**.
- Updated the MEMBER SHARES IN EXCESS OF \$100,000 (CU\$EX100) report to report business account types and co-owner/relation types based on NCUA requirements.



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
#C2S00007495	Elan Debit Card/ DRM	Fixed Elan Late Report did not rebuild.
#C2S00006772	FinCEN/CTR XML Import	Fixed CTR failed to import correctly to the FinCEN site when an alternate name field is completed.
#C2S00006619	FinCEN/CTR XML Import File	Fixed Selected and imported to CAMS-ii server the same file uploaded to the BSA site. The system now tests and confirms the file being imported.
#C2S00006257	Loans/Loan Conditions	Fixed Loan Conditions are sometimes bypassed even though the loan applications are not complete or are not skipped.
#C2S00006118	ACH Stop Pay	Fixed An ACH Stop Pay was placed on a Company ID, but a subsequent ACH transaction for the same Company ID processed.
#C2S000006027 #C2S000005279	Internet Explorer	Fixed Problems with loan forms and printer format page did not resize.
#C2S000005254	Loans/Charge Offs	Fixed The Charge Off <i>Approving</i> Loan Officer column filter does not work properly.
#C2S00005009	Notebook/Non-Member-to-Member Conversion	<p>Fixed When converting from a non-member to a member, not all Notebook documents/threads appear in Notebook for the (new) member.</p> <p> The Non-Member-to-Member Conversion converts all the non-member elements to the new member account and removes the old non-member account.</p>
#C2S00003305	Member Statements/Beneficiaries	Fixed When the account had more than one beneficiary, only one beneficiary appears on member statements.
#C2S00002099	OFAC Compliance Log	Fixed OFAC Compliance Log Row filter did not update the output screen correctly
#C2S00001814	Teller Balancing/Denomination Tracking	Fixed The denomination count was off even though money totals were correct. I



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