

# Credit Union Accounting and Management System-ii (CAMS-ii™)





## Version 5.5.1.3 Update Notice

*This update notice describes new features, updates, changes, and anomalies for this CAMS-ii Update.*

Last updated on October 6, 2020 at 11:20 AM EDT.

This is a summary of the items included in this CAMS-ii Update.

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## Mandates

- Added functionality to support the CAMS-ii solution for Current and Expected Losses (CECL) analysis and reporting. This consists of applying an AIREs Purpose Code and Collateral Addresses so that they can be extracted using the AIREs file creation process or using a CAMS-ii Data Miner query.

The functionality provides the flexibility for you to input to third-party CECL applications or to perform your own CECL analysis.

- Added a new Collateral Address Information section to every loan type that is accessible via New Loan Setup or existing Loan Maintenance.

 **Previously, this applied only to mortgages or home equity account types depending on settings.**

- Collateral address and number of properties only creates a 1098 for loan types that are marked as **Needs 1098** in the Account Type parameter.
- Added the **Verify Address** button to the new Collateral Address Information section using New Loan Setup and Loan Maintenance for those credit unions licensed for the Verify Address feature.

- Added an AIRE Purpose Code to the Collateral Address Information section that you can select during New Loan Setup or using Loan Maintenance.
- The AIRE Purpose Code from the Collateral Address Information section automatically carries over to the AIRE file.

**Collateral Address Information**

Collateral City:

Collateral Zip:

County Code:

MSA/MD:


Longitude:

AIRE Purpose Code:

**AIRE Purpose Code Options:**

- No Value Selected
- BIL - Pay Bills
- NST - Not Stated
- NVE - New Vehicle
- UVE - Used Vehicle
- TCV - TAXES, CHRISTMAS, VACATION
- REC - Recreation Equipment
- URE - Unimproved Real Estate
- BUS - Business/Commercial
- HGD - Household Goods
- HIM - Home Improvement
- HEL - Home Equity
- INV - Investment
- OTH - Other
- XYZ - NON STANDARD CODE
- MHM - MOBILE HOME


- Added Collateral Address Information and AIRE Purpose Code fields in Account Type Rates Maintenance in the New Loan Setup Required Fields section (Back Office > Standard > Parameters > Account Type/Rates Maint). Now you can determine which account types require which fields at loan setup.

 All of the Collateral Address-related Setup Required field are set to Optional by default. You can change to **R** (Required) in Account Type Rates Maintenance (Back Office > Standard > Parameters > Account Type/Rates Maint).

**New Loan Setup Required Fields**  Show  
*R=Required O=Optional N=Do Not Show*

Field	R	O	N	Default
Note Number	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	
Type Of Loan	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Closed End Loan <input type="text" value="v"/>
Purpose of Loan	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Collateral Address	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Collateral City	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Collateral State	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Collateral Zip Code	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Latitude	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Longitude	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Census Tract	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	
State Code	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	
County Code	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	
Metro Statistic Area	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	
AIRES Purpose Code	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	


- Added a Back Office > Standard > Parameters > AIRES Purpose Codes Maintenance section. This section contains the standard AIRES purpose codes. Additional Purpose Codes can be added here.

 For loans created before this release, you must manually add the AIRES purpose codes once this release is active.

AIRE Purpose Codes Maintenance			
Purpose Code	Code Description	Code Category	Delete
BIL	Pay Bills	STANDARD NCUA LOAN PURPOSE CODES	<input type="checkbox"/>
BUS	Business/Commercial	STANDARD NCUA LOAN PURPOSE CODES	<input type="checkbox"/>
HEL	Home Equity	STANDARD NCUA LOAN PURPOSE CODES	<input type="checkbox"/>
HGD	Household Goods	STANDARD NCUA LOAN PURPOSE CODES	<input type="checkbox"/>
HIM	Home Improvement	STANDARD NCUA LOAN PURPOSE CODES	<input type="checkbox"/>
INV	Investment	STANDARD NCUA LOAN PURPOSE CODES	<input type="checkbox"/>

*Back Office > Standard > Parameters > AIRE Purpose Codes Maint*

o All collateral address details, previously in the Data Miner LOANTRAK table, and the new AIRE purpose code fields reside in the Data Miner Loans table.

 If you have any Data Miner queries that include the Collateral Address fields, change the queries to account for the change to the Loans table from the LOANTRAK table.

• To comply with changes to the unification of the CBCInnovis and Factual Data brands, we have changed the labeling of all CBCInnovis credit items in the CAMS-ii environment to Factual Data.

 Contact CBS Support to use the additional TransFund statuses.

Old Card Statuses (TransFund and COOP)	New Card Statuses - TransFund	Updated Card Statuses - COOP
Active	Active	Active
D - Lost/Stolen,	AD -Lost/Stolen Card (Capture Card)	AD -Lost/Stolen Card (Capture Card)
E - Fraud	AE - Fraud (Capture Card)	AE - Fraud (Capture Card)
A - Capture Card	AK - Restraint (Capture Card)	AK - Restraint (Capture Card)
K - Restraint	AL - Bad Debt (Capture Card)	AL - Bad Debt (Capture Card)

L - Bad Debt Card Capture	ND Lost/Stolen Card (Return Card)	ND Lost/Stolen Card (Return Card)
N - Return Card,	NK - Restraint (Return Card)	NK - Restraint (Return Card)
	NL - Bad Debt (Return Card)	NL - Bad Debt (Return Card)
	NE - Fraud (Return Card)	NE - Fraud (Return Card)
	NI - Never Received Card from Issuer	
	N -Decline Transactions	
	C3 - CR-DDA Restricted for Closing	
	D3 - DDA Closed	
	D4 - DDA Dormant	
	P - Counterfeit (Capture Card)	
	P8 - Restricted for Closing- Other	
	P9 - Dormant Account	
	PE - Function Unavailable	
	Q1 - Do Not Honor (Return Card)	
	Q3 - Card Misplaced (Capture Card)	

- Added the ability to configure the account access defaults by both the BIN and the type of account for CO-OP/TransFund clients

 Please contact the CBS Support Center to activate this feature.

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## Loans

- Added an option to bypass credit-bureau entries on the CBI Export file for charged-off shares, share drafts, money market shares, and so forth.

 Please contact the CBS Support Center to activate this feature.

- Added the following to the CAMS-ii Investor Loans.
  - Added the capability to make charge-off payments for investor loans so the investor receives their portion at the next batch processing session.



- Added investor information to charge-off reports.
- Enhanced the trial balance to show differences, charge-offs, validations, and so forth.
- Investor records are purged for closed loans based on the 95-day normal purge cycles during the month-end purge.
- The system now auto-calculates the percentage or the investment amount on a new investor loan record.
- You can now decrease the investor amount without reducing it to zero or deleting it then re-entering the amount.
- The loan balance and charge-off balance now appears when you add a new investor record or edit an existing investor record.
- Credit reports are now associated with the matching SSN. The report appears on all of a member's base accounts and non-member records, *if they have one*, along with any new accounts that the member opens *as long the SSN is the same*. They are no longer solely based on the menu where the report is pulled, such as through member, non-member, Loans > Credit Reports.
- You can now calculate fixed mortgage payoffs based on a 365-day calculation instead of a 360-day calculation, and you don't have to include the day of payoff.

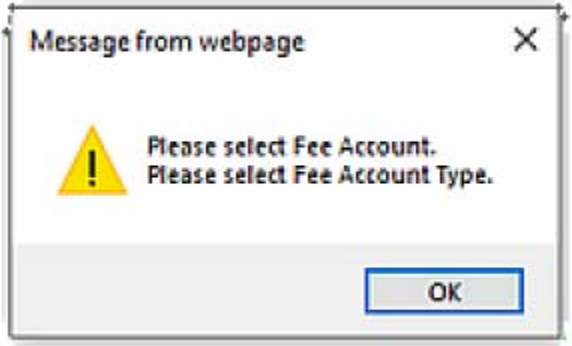
 Please contact the CBS Support Center to activate this feature.

## Bugs

The following items have been fixed.

CTT Issue #	Feature/Function	Issue Status and Description
3821	Direct Transfer/Reg D	<b>Fixed</b> When performing a direct transfer from a share account under the following conditions: <ul style="list-style-type: none"> <li>● The <b>Reg-D transfer by phone?</b> check box is selected.</li> <li>● The Control-Master parameter, <b>Reg D - Number of Transfers Allowed</b> is set to 6; but the Override dialog appears after only five direct transfers, not six as it should.</li> </ul>
5884	HMDA	<b>Fixed</b> The HMDA sub-account assumed the 99 account sub when it was added via loan maintenance instead of the actual loan sub-

		<p>account..</p> <p> The HMDA loans, the sub-account will be fixed for loan types tied to a loan application..</p> <p> For those HMDA loans not tied to a loan application, you must click <b>Accept Changes in loan maintenance</b> to correct the sub-account.</p>
8433/17762	New Member Setup/Purged Accounts	<p><b>Fixed</b> When you created a new account under these conditions:</p> <ul style="list-style-type: none"> <li>• The member is currently a non-member.</li> <li>• The same member had a closed account that was purged.</li> <li>• The non-member record was <i>not converted</i> to a member record</li> <li>• The previously purged account was reused.</li> </ul> <p>The system deleted the non-member record and any co-owner or beneficiary records that were associated with the non-member .</p>
9707/11975	Loans/HELOCs	<p><b>Fixed</b> Mortgage Data/Collateral Address was missing in Home Equity Loan Types.</p>
15205/15151	Card Services/Flat Usage Charge	<p><b>Fixed</b> The Flat Usage Charge can't be removed if the Fiserv card is Inactive.</p> <p>Added a validation that checks for an existing Flat Usage Charge. If there is, a message appears. You must select any Fee Accounts) or Flat Usage Charge that need to be removed. An example of the message appears below.</p>

		
15566	Loans/HMDA File Export	<b>Fixed</b> The HMDA Export Process created a file with no data.
15690/16639/14322/17502	eDocs/Signatures Complete Widget	<p><b>Fixed</b> The error message, This document is on CD volume that is not currently mounted on a CD drive. appears via the Signatures Complete widget in error when the document had all signatures completed via IB. .</p> <p>In addition, sometimes white screens appeared in error while using the Signatures Complete widget when the documents were signed using IB-ii.</p>
17833	Card Services/COOP & TransFund Debit Cards	<b>Fixed</b> An invalid transaction denial (092000) occurred on authorizations for a purchase with cash back.
17855	Loans/Loan Application	<p>The <b>Employment Start Date</b> and <b>Calculated Years at Employer</b> did not calculate carry over from the Personal Data Record to the Personal Financial section of the Loan Application.</p> <p><b>Workaround:</b> The <b>Previous End Date</b> must be typed into the Personal Financial &gt; Employment Info screen when applicable, so the calculated field has something to calculate; otherwise, the calculated date for Previous Years At Employer uses a placeholder date, 12/30/1876.</p>
18175	COOP/TransFund Exceptions	<b>Fixed</b> The vendor name in a COOP/Transfund Exception was incorrect and did not match the vendor name in the share hold history and

		COOP/TransFund interface for the same transaction.
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