

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








Version 5.5.2.2 Update Notice

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

Last updated on May 6, 2021 at 2:45 AM EDT.

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

Contents

-  [Featured Enhancements and Mandates](#)
-  [ACH](#)
-  [Drafts](#)
-  [Internet Branching](#)
-  [Loans](#)
-  [Miscellaneous Back Office](#)
-  [Bugs](#)

Featured Enhancements and Mandates

- Added a new feature that provides many of the CAMS-ii reports in a CSV format. While the original reports in a PDF format are still available, the CSV format provides easy, convenient, and effective way to import and export CAMS-ii report data. The CAMS-ii function that produces the report—On-Demand or Batch—follows the report name in parentheses. The following reports are available as CSV file.


 If you want to have access to this feature, please contact CBS Sales via the CTT.

- BRANCH TRANSACTION REGISTER (Batch)
- CHECK RECONCILIATION (On-Demand/Batch)
- CREATE PROJECT ZIP CODE EXPORT FILES (On-Demand)
- DELINQUENCY (Batch)
- DORMANT ACCOUNTS/MEMBERS REPORT (On-Demand/Batch)


- FIXED ASSETS LISTING (On-Demand)
- GENERAL LEDGER FINANCIAL STATEMENT (Print Balance Sheet) (On-Demand)
- GENERAL LEDGER FINANCIAL STATEMENT (Print Profit & Loss) (On-Demand)
- GENERAL LEDGER FINANCIAL REPORT (Print Balance Sheet) (On-Demand)
- GENERAL LEDGER FINANCIAL REPORT (Print Profit & Loss) (On-Demand)
- GENERAL LEDGER TRIAL BALANCE (On-Demand)
- LOAN ANALYSIS (By Interest Rate) (Batch)
- LOAN ANALYSIS (By Loan Officer) (Batch)
- LOAN ANALYSIS (By Type of Loan) (Batch)
- LOAN ANALYSIS (Interest By Type) (Batch)
- LOAN ANALYSIS (Interest By Rate) (Batch)
- LOAN ANALYSIS - WEIGHTED INTEREST (Batch)
- NEW ACCOUNTS REPORT (Batch)
- S/D DRAFT-ID XREF REPORT (On-Demand)
- TELLER TRANSACTION SUMMARY BY MONTH (Batch)
- Added the following to facilitate Current and Expected Credit Losses (CECL) in CAMS-ii:
 - Added **Appraised Value**, **Loan to Value (LTV)**, and **Debt to Income Ratio** as options to the Required New Loan Setup Fields in Back Office > Standard > Parameters > Account Types/Rate Maint. These settings are set to Optional; by default.
 - Added **Appraised Value**, **Loan To Value Ratio %**, and **Debt To Income Ratio %** to the New Loan Setup screen. If the Appraised Value is entered in the Loan Calculator, it carries over to the New Loan Setup > Appraised Value field. When an Appraised Value is entered, the Loan-to-Value field auto-calculates and populates a value.
 - **The Debt to Income % calculates only when your credit union is using debt ratios in the application process. By default, the combined projected debt to income ratio figures populate this field.**
 - Adding or editing an AIRE Purpose Code on the loan account level now logs in File Maintenance.
 - Added a Teller Security Menu Level for access to Back Office > Standard > Parameters > AIRE Purpose Codes Maint.



ACH


- Enhanced the **Use Name as Cross Reference Validation** Control-ACH parameter (Back Office > Standard > Parameters) so that the feature also checks for matches with first four characters of the co-owner last name, as well as member last names as it always has.
-  Before you choose any option other than **N**, contact the CBS Support Center because any other option may greatly increase exceptions at activation.

ATM/Debit Cards

- On member accounts, changed the display order for the **Account Number** drop-down for all ATM/Debit cards to be primary account base by sub-account. The remaining co-owned accounts bases and sub-accounts appear based on numeric order.
 - Added an option to remove co-owned accounts in the **Account Number** drop-down for new ATM/Debit cards.
-  If you want this feature enabled, please contact CBS Support Center using the CTT.



Drafts

- Added a co-owner drop-down list next to the Order Checks button for the legacy check interface so members can include *only one* listed co-owner/secondary name (if any) on checks:
 - The drop-down defaults so that the first co-owner on the account appears.
 - The appearance order can be changed to not default to any co-owner. You must select desired co-owner each time they order checks
 - There is also a setting to exclude certain relationship types from appearing in the drop-down.
-  If you want to remove default or exclude certain relationship types, please contact CBS support using the CTT.



Internet Branching

- The system now auto-fills the member's eDocument ID in the **Get Signature thru eDocuments from eDocument ID** fillable box for forms that have signatures, but the ID can be manually changed, if needed, to send to co-owner or non-member.



[top](#)

Loans

- Mapping debts to loan forms can now split the debt amounts if they are indicated as anything other than 100% owned in the Personal Financial tab. By default, debts are mapped as 100% owned, regardless of the **Personal Financial Applicant Percent Owned** value.



Please contact CBS Support using the CTT if you want to split debt amounts.



[top](#)

Miscellaneous Back Office

- Enhanced the **E-Use Method D plus Co-Owners/Signers, Duplicate Socials** dormant method so that an Active certificate cannot be dormant regardless of the last transaction date. Credit cards can also look at expiration date when considering a member dormant.



Please contact CBS Support using the CTT to activate this feature.

- Added a new membership report, Members Report (CU\$MEMBERS).
 - The report runs during end-of-month batch processing.



Because this report requires two end-of-month batch processing cycles to obtain the necessary data for some of its calculations, it isn't available until after the June 2021 end-of-quarter batch processing.

- Provides summary information and detail information about your membership.
- It contains three sections
 - New, Reopened, and Closed members for the current month

- Voting Non-Members (if your credit has any voting non-members)
- Current Active Members (See the example that follows)

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%%CUP4111%
MEMBERS REPORT (For The Period 01MAR21 thru 31MAR21)
PCD SOCIAL / ACCOUNT .....MEMBER/CORP NAME..... BUSINESS DATE
MMU EIN NUMBER FIRST MID LAST CATEGORY OPENED NOTE / COMMENT BR
*****
AA
AA
AA
AA
AA
AA
AA
AA
Status Code Column
CU Branch Number
11
11
01
11
06
01

TOTALS, LEGENDS AND PROGRAM CONTROL PARAMETERS
=====
Total # Of Members Closed This Month: 192
Total # Of New Members This Month: 111
Total # Of Re-Opened Members This Month: 29
Total # Of Members As Of This Month-End: 9,876 (Includes the New Members and Re-Opened Members)

Unique Individual Social Security Numbers: 9,657
Unique Business Employer Identification Numbers: 219
Unique Voting Non-Member Social Security Numbers: 11
Total # Of Voting Members As Of This Month-End: 9,887 (Includes New, Re-Opened, Voting Non-Members)

Number of Duplicate Social / EIN Occurrences: 253

PM = Status Code for Prior Month
CM = Status Code for Current Month
DU = An !-mark Indicates a Duplicated Social / EIN
BR = Branch/Office Number for Master Share Account

NOTE: Status Codes for "99" Accounts

Member Report Header, Totals, and Legend Example
    
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- After the June 2021 end-of month batch processing, removes the following information the ACCOUNT RECAP LISTING from the ACCOUNT SUMMARY RECAP (CU\$RECAP) Report.


Unique Individual Social Security Number	9,661
Unique Business Employer Identification Number	139
Unique Voting Non-Member Social Security Number	0
Total Membership Count (Active Accounts Only).....	9,800


Information Removed from the ACCOUNT RECAP LISTING



Bugs

The following items have been fixed.

CTT Issue #	Feature/Function	Issue Status and Description
2066/2210/5443/1846522083	IRA/HSA	Fixed HSA/IRA previous year contributions made on the cutoff day weren't included in the 5498SA/5498 files.
7889	Loan Forms	Fixed The Paid on Your Account was not mapping on the Loan forms when the disbursement was applied to a loan payment.
13056	Notebook/Date Filter	Fixed On a Notebook Follow-up, tabbing past the Date field caused an invalid date format by dropping the lead zero on the month on the date: 1/01/2021 instead of the correct 01/01/2021, for example.
16821	Loans/Loan Application	Fixed Additional Income does not map correctly to the Loan Application Form. If the member has multiple sources of Additional Income, it is totaled in the first <i>additional income</i> field on the application form.
17160/17735 /18299	IB/eDocuments and Forms	Fixed When a member wasn't signed up for Internet Banking or eDocuments, and documents were sent via images or via forms to be signed on Internet Branching, a 911 major error occurred in CAMS-ii that returns to CAMS-ii CBS Message Center screen.  Now, when a member isn't signed up for IB or eDocs, a Warning Message #0466 appears. The warning message alerts you that the credit union must register the member for IB or the member needs to register for eDocs.
17546/20059	Loan Forms/Failure to	Fixed When a loan sub-account had

	Archive	an existing document with the same form ID created again, a white screen appeared while saving it. The new form did not archive to elmages.
17580/19309/21268	GL/Invalid Account Number	Fixed: Invalid GL entries occurred with 0000-000.000 account number. This caused the GL warning message to appear at GL > Transactions.
20747	Loans/Mortgages/ Accrued Interest	Fixed When a member paid more than double the payment amount on a delinquent fixed-period mortgage, the system applied the accrued interest for only one payment; however, the next payment dates were advanced by multiple due dates.  Now, fixed-payment mortgages, either current or delinquent, use the maximum number of due date advances set (Max Due Date Advances setting) on the loan record for advancing the due date. Please contact CBS Support to configure this.
20915	Loans/Credit Report	Fixed: The property to calculate the percentage of the balance as the payment amount when the payment appeared as 0.00 on the credit report, it did not calculate the payment.
20927/21336	Closed Account Maintenance	Fixed: If you close a draft or non-99 share sub-account using maintenance, the system adds an entry to Closed Account Maintenance. When you close a non-99 share account, the closed account reason pop-up appears.
20949	CBI Export File	Fixed A 00 creditor classification code caused invalid code rejections at the credit bureau when they processed the CBI export file.

20991/21333/21487	GL/Financial Statements	Fixed Creating budget or comparative financials for the entire year or for the previous month retrieved the wrong budget or comparative amounts.
21042/21044	Check Scanning	Fixed When scanning checks, after clicking Cancel , the Checks Scanned count incremented from the previous batch of scanned checks instead of restarting at 0 (zero).
21063/21066//21070/21082	OFAC/On-Demand Scan	Fixed After an OFAC On-Demand Scan (Back Office > Standard > OFAC/FinCEN > OFAC-Demand Scan) no names appeared after Scan Reveals No Hits on:
21250	Account Closing	Fixed Closing a non -99 share account using maintenance created a new, separate Personal Data record.
21412	User Defined Codes	Fixed In User Defined Codes (Back Office > Standard > Parameters) the number of codes was restricted to only 25 instead of 99.
21465/22091	ATM Cash Deposits	Fixed Transfund ATM cash deposits were held.
21496/21657/22161	Closed Accounts Maintenance	Fixed In the Closed Account Maintenance screen (Back Office > Standard > Closed Accounts Maintenance navigation screen) selecting Scanned Documents or Notebook from the Closed Accounts Maintenance returns to the list of closed accounts.

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[top](#)