

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

Version 5.5.2 Release Notice

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

Last updated on December 16, 2020 at 12:25 PM EST.

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

**This is the CAMS-ii Year-End Release for 2020.**

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### **Mandates/Compliance**

- Added a statement period range to each sub-account on the statement. The periods may vary based on your statement frequency settings for Shares, Drafts, and so forth.

Example: For the period 10/01/2020 through 10/31/2020.

- Added charge-off loans to the loan AIRES file so that it can be used for CECL.
- Changed the Account Type Description field on all charge-off

records to Account Type drop-down that reports the actual account type instead of only a description. CBS also ran a fix program to change all current descriptions to match an existing account type. If a match wasn't found, the Account Type drop-down reports 00-No Value Selected and old description appears to the right of the drop-down, so you can choose the proper type.

- The system now distinguishes between cash and check Fiserv, CO-OP, and Transfund ATM deposit items for holds. If the ATM supports the difference; cash isn't held but checks are. In addition, changed excess deposits and withdrawals report to include both cash and check amounts for the Bank Security Act.
- Incorporated the IRS Form 1099-NEC into the IRS Tax Processes platform.
- Added Fair Market Value to the IRS Form 1099-Q Maintenance, Proof List, Form, and File screens.
- Added **BA-Birth or Adoption** to the Repayment Code drop-down in the IRS Form 5498 Maintenance screen.
  - Added the ability to map Place of Birth to Other Forms.
  - Added the ability to map different co-owner types (Authorized User, Beneficiary, etc.) to Other Forms.
  - The HSA parameters account for member age—55 or older—at the end of the tax year when applying the additional contribution amount.



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## Account Type Changes

This release finishes the changes from sub accounts to account types as the basis for identifying accounts in CAMS-ii. Screens and reports that once referenced Sub Accounts now reference Account types.

- Changed Dividend Rate Maint Tables and Estimated Tables to be based on account types instead of sub-accounts.
- Changed the Charges/Fees Tables Maint account type layout to match Dividend Rate Maintenance Tables.
- Added IRA Shares to Account Type/Rates Maintenance.

- Moved the Sub Account Maintenance dividend drop-down lists to Account Type/Rates Maint.
- Removed the Sub Account Maintenance link to Account Types.
- In Account Type/Rates Maintenance, the **No. of Accounts** column count now includes closed accounts so a type can't be deleted, if the No. of Account is greater than 0 (zero).
- Account Type/Rates Maintenance now uses the yellow highlight indicator for unassigned dividend tables.
- Changed the Control-Club Accounts, Identify CLUB Account section from sub-accounts to account types so that you can identify the account types that are club accounts for club account processing. Also removed sub 99 as an option
- Changed Control I-Branching parameter, Bypass W/D Transactions, Charge Fees and Bypass Display from sub accounts to share and draft account types, and added more account type text boxes to each section.
- Changed the Control-Master parameters, Bypass On Member Statements section from sub accounts to share and draft account types.
- Changed Service Center parameters, Bypass Transactions, Bypass W/D(s), and Bypass Display sections from sub accounts to share and draft account types.
- Changed the Card Services, Debit Card Control Data Incentive Amounts section from sub accounts to draft account types.
- Changed Bonus Dividends (Back Office > Standard > Utilities) to Exclude to be based on share, draft, certificate, IRA certificates, and IRA share account types instead of subs.
- Updated the Bonus Dividend report DIVIDEND POSTING report to include Account Type vs Share Sub and updated legend to report which types were excluded
- Changed the business draft charges program to be based on draft account types instead of sub accounts.
- Replaced the Social Security Number in the DIVIDEND POSTING report to display Account Type instead of Social Security Number and replaced the Sub Account section with an Account Type section.
- Changed reference from sub to type on the DIVIDEND

CALCULATION (Daily Method) report.

- Changed reference from sub to type on the DIVIDEND RATE TABLES report.



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## ACH

- Added the ability to automatically delete a distribution when it reaches its stop date. The messages, AUTOMATIC TRANSFER HAS EXPIRED; DELETED BY SYSTEM and AUTO DISTRIB NOT PROCESSED; POST-TO DATE EXPIRED, appear on the Standard Batch Errors Report to report the distribution removal.

 Please contact CBS support via the CTT to activate this feature.



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## CAMS-ii Data Miner

- Updated the following CAMS-ii Data Miner table and field names along with their descriptions
  - ACH File History
  - PARM Control-Master
  - PARM Card Services-Debit Card
  - PARM Control-Club Accounts
  - PARM Control-Audio
  - PARM Service Center
  - PARM Control-I-Branching
- Added Data Miner Tables
  - Vantiv Authorization Log
  - PARM Dept/Seg Code Maint.
  - PARM AIRES Purpose Codes Maint

- PARM CAMS-ii Properties Change Log
- Account Type Certificates-Dividends
- Account Type Drafts-Dividends
- Account Type IRA Certs-Dividends
- Account Type IRA Shares-Dividends
- Account Type Shares-Dividends
- Account Type Certificates-Est. Div
- Account Type Drafts-Est. Div
- Account Type IRA Certs-Est. Div
- Account Type IRA Shares-Est. Div
- Account Type Shares-Est. Div
- Added the following Data Miner fields.
  - Account Type on the Charge Offs Data Miner table
  - Allows Payment Skips on the Account Type Loans Data Miner table
  - Share Secured Type on the Account Type Loans Data Miner table
  - Credit Bureau - 13 Month Pymt History-Credit Bureau- 24 Month Pymt History on Loans Data Miner table
- Removed the Collateral Address fields from the LoanTrak table. You can find them in the Loans table.



Make sure to check existing collateral Data Miner queries, so they don't include changed or deleted fields or elements.

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## General Ledger

- In GL > Reports > Payees/Vendors, when you select **All** from the **Vendor Flag** drop-down, you can now set a date in the Last Activity Date text box and produce a report that lists all of the vendors with activity since that date.
- Added ability to create previous-year financials via G/L >

Reports > Profit/Loss and Balance.



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## Loans

- Added a report that lists the loan account types that require a share pledge and verifies that a pledge exists.
  - Added a **Share Secured Type** check box to Account Type/Rates Maintenance for Loans (Back Office > Standard > Parameters > Account Type/Rates Maint > Loans.)
  - Added a SHARE SECURED LOANS (That Are Missing A Share Pledge) section to the SHARE SECURED LOANS (PLEDGES) report that confirms a share pledge hold was created for all share-secured loans.
  - Added NON-SHARE SECURED LOANS (That Have A Share Pledge) section to the SHARE SECURED LOANS (PLEDGES) report that identifies that a share pledge hold was created for a non-share secured loan.
  - Changed the name of the ACCOUNT DESCRIPTION of the SHARE SECURED LOANS section of the SHARE SECURED LOANS (PLEDGES) report from LOAN ACCOUNT to the actual Loan Account Type Description.
  - Added Loan Account Type Number column to the report.
  - Added a legend that describes which loan types are share-secured loans.
- With some loan delinquencies or lump-sum payments, the next payment due date advances beyond the Max Due Date Advances number allowed setting in the Loan Data Record. In those cases, if the Reset Due Date if Paid (Control-Loans) parameter was selected, the Next Due Date rolled back to the Max Due Date Advances allowed during end-of-day batch processing. Now, real-time rollback occurs and the next payment due date adjusts at the time of the transaction, so the next payment due date appears correct on the member receipt.
- Added the ability to pull the MLA section with Equifax ISTS 6.0 credit reports. The Equifax credit report MLA section includes only the covered borrower status, but it does not return a MLA certificate. The covered borrower status and Inquiry Date

is integrated in CAMS-ii.

- Added room for up to twelve additional months (months 13 through 24) to the Credit Bureau Monthly Payment History screen section of the loan record. The additional credit history begins appearing from the first month-end batch following the effective date of this CAMS-ii version update, by adding the 13th month of history after one month, the 14th month after the second month, and so on. The payment history also appears in the CBI export file.
- The monthly purge increased from 18 months to 24 months to retain closed accounts for CBI data.
- Enhanced the Charge-Off system to automatically change the CBI Account Status Code on a zero-balance, charge-off account from 97, Unpaid balance reported as a loss by credit grantor (charge-off) to 64, Account Paid in Full, was a charge-off.
- Added the ability to pay a charge-off using a distribution or payroll allocation through a distribution.
  - The member has to have an open sub for the from account for distribution.
  - You can't set up a distribution with the to/from with the same base/sub, so NO distribution where the 99 sub is charged-off and the distribution is from the 99 to the 99 charge-off. It requires an additional sub-account.

To associate a distribution with an ACH.

1. Set up a payroll header with the **Processing Method=A** and **Associated Distribution=Y**, if doesn't already exist
2. Set up a distribution header with the same code as the payroll header. Set the Processing Method to **No Value Selected**, if doesn't already exist
3. Add the member distribution to the Distribution Detail via Member > Maintenance > Payroll/Distribution > Distribution Transfers: Add New Entry with new/correct header and from is open sub and to is charge-off.
4. Set up the Company ID in Back Office > ACH > Processing > Company ID Maintenance with an ACH Type of P for Payroll and input the new/correct Payroll Distribution Code, suggest using the Company Name/Contains Search String: Filter to search by Company Name to ensure that you update the proper company.

 A Paper Payroll requires only steps 1-3.

- Added a setting that prevents clearing (zero-out) the payment amount of an open-end loan when balance goes to zero.

 Contact CBS Support to enable this feature.

- Added the ability to map beneficiary information to a fillable forms.
- Expanded User-Defined Loan *Code* fields from 10 to 25 (Back Office > Standard > Parameters > User Defined Code Maint > Loans).
- Expanded User-Defined Loan *Text* fields from 5 to 25 (Back Office > Parameters > User Defined Field Maint > Loan User Defined Text)



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## Miscellaneous Back Office

- A member account now closes with the Bad Address Fee program when ALL of the following occurs :
  - End-of-period batch processes a Bad Address Fee.
  - The Bad Address Fee takes the member 99 account to a zero balance.
  - The member has no other open sub-account.

The remarks for the account in the Closed Accounts Report appear as `AUTOMATIC CLOSING: this account was closed by the Bad Address Fee program (cup466)`.

- The system now adds a closed account entry, including closing comments, in Closed Account Maintenance (Back Office > Standard > Utilities > Closed Accounts Maint) when the account is closed via an automatic process (the Dormant Fee program or bad address fee) or when an account is charged off. The comments are now available via the Closed Accounts Data Miner table as Closed Comment.
- Added a new Dormant Account Method for **E-Use Method D plus Co-Owners/Signers, Duplicate Socials**. With this

method, you can choose the account type order in which the system charges dormant account fees. For example: draft type 75 first, then the share type 99. This method includes partial amounts. For example, if the dormant fee is \$5, but the 75 draft has only \$2 available, but the remaining \$3 is available in the 99 share, the system takes \$2 from the draft and \$3 from share, and it won't take the accounts negative.

- It also allows you to choose whichever co-owner types to include when considering if the co-owner type should be considered active versus dormant. For example, if the member is an **A-Co-Owner** on another active sub-account they are not reported as dormant, but if they are a **C-Custodian** then they are reported as dormant.
- Also added the Priority Record (Account Type Order) and Included Record (Co-Owners Types) to the Post Dormant Account Fees Report and Dormant Accounts/Members Report if you have this feature (this method) enabled.

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

- Added a **No Label** filter option to the Content Management System (Back Office > Utilities > Scanned Document Utility > Filter Categories) to find documents that don't have a label assigned.
- Removed JETFORM Disclosures and JETFORM Server Directory Path settings from the Control-Master parameters.
- Added the ability to create loan accrued late charge notices.

 Please contact CBS Support via the CTT for more information about this feature.

- Changed all batch reports so that current-day items always report the current date/time and next-day items always show next date/time .If the report runs both current-day and next-day, current date/time appears. The actual day and time that the item was processed appears in the job log.
- Increased the capacity for Automated CTRs to 50 accounts.
- Added support for retrieving multiple recon files with different names. All of the files with the same recon date are merged into one file for processing.
- Closed credit cards are bypassed for payments and creation in the payment file that is exported to third parties.


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## Bugs

The following items have been fixed.

CTT Issue #	Feature/Function	Issue Status and Description
N/A	Teller Override Log	<b>Fixed</b> The Teller Override Log Begin and End date range didn't remain when a log entry was selected and didn't highlight the last entry selected.
2456	Dormant Fees	<b>Fixed</b> Accounts with a closed status were not counted as dormant and therefore no dormant fee was charged.
3926, 3985, 9036, 9341, 9435, 11141, 11336, 13589, 15266, 15317, 15337, 16797, 17058	ACH IAT	<b>Fixed</b> ACH IAT items not mapped in the ACH Workfile caused two ACH exceptions.
3975/6498/15032	Loans/Delinquency	<b>Fixed</b> When the loan balance is less than a \$1 and the loan becomes delinquent, the system did not recognize the loan as delinquent. As a result, the member wasn't notified via delinquent notice nor was the credit union notified via Collections.
9677/ 10540	Dormant Accounts/Fees	<b>Fixed</b> The Dormant Fee program closes or updates the last transaction date for negative dormant accounts.
10526/17721	ACH/ACH Exceptions	<b>Fixed</b> When an ACH transaction produces an R16 ACH exception because the account is frozen, and a GL item immediately follows it in the ACH file, the system assigns a R16 ACH exception to the GL item even though that currently isn't a valid exception type for a GL item.
14716	Exceptions/Pendings	<b>Fixed</b> In Exceptions/Pendings, the Date Range and Status Code filter settings didn't work together to display the correct Pending items, and the date range filter settings did not remain after you select an

		exception and the last exception selected wasn't highlighted.
15146	GL Closing	<p><b>Fixed</b> Credit Unions that close annually reported as out-of-balance based on the DAILY TRANSACTION RECAP (For G/L) Report:</p> <p>The member sync and cash drawer sections reported as out of balance in January until the credit union closed the previous year and performed the Balance and Bring Forward (BBF).</p> <p>The GL Recap auto switching the Control-Master Print GL Accounts Out of Balance print option from B to C after December was closed has been removed.</p>
15300	Loans/Loan Payment Tables	<p><b>Fixed</b> If a loan payment frequency code was set to something other than Monthly, the Loan Payment Table calculated the new payment incorrectly.</p>
15861	General Ledger	<p><b>Fixed</b> When the system automatically moves funds from one GL loan type to different GL because you have changed the loan's account type, the comment/reference does not have the affected loan account number, so researching which loan it affected becomes difficult.</p>
16279	Loans/Distribution Transfers	<p><b>Fixed</b> Loans with a 0% interest were bypassed on distribution transfers because the interest rate was 0%. <i>This has been changed to accommodate 0% interest rates.</i></p>
17521/18767	Account Purging	<p><b>Fixed</b> When there are no available sub-accounts, except a previously purged sub, the purged sub number could be tied to the application, but the loan setup did not complete.</p>
17605	Loans/Distribution Transfers and Internet Branching	<p><b>Fixed</b> A loan payment with a 0% interest rate paid via Internet Branching was bypassed. <i>This has been changed to accommodate 0% interest rates,</i></p>

		<i>regardless of the payment distribution method.</i>
17867	Loan Application/Loan Forms	<b>Fixed</b> With a joint application, the loan application form maps the X to the joint check box. After saving the form, viewing it changed the joint check box to the individual check box instead .
17957/17867/ 17916/ 17957/ 18124/18245/ 18666	Loan Applications	<b>Fixed</b> When the loan application is in a pending status, the forms rebuild anytime the user clicked one This means that any adjustments to the form in mappable fields returned to their default mapping.   <b>To force some fields not to update automatically after the initial mapping/archive is complete, CBS Support must set the mapping of those fields.</b>  When the loan application is in a pending status and archived forms are viewed, the form date, time, and Teller ID changed to the viewed date, time, and Teller ID..
18147	Loans/Loan Application	<b>Fixed</b> If two loan applications were approved for a non-member, and then the non-member was converted to a member, both loan applications contained -01 as the "placeholder" sub-account number. When the new loans were set up, they overwrote each other and created only one loan sub-account -01 for both loans. The last loan set up remained in the system.
18941	Dormancy	<b>Fixed</b> If you use the NAME/SHARE/LOAN VALIDATION program, closed accounts due to dormancy were not updated on IB, so the incorrect balance and status appeared on IB vs CAMS-ii.
19541	IRA Certificates/Dividends	<b>Fixed</b> If an IRA Certificate <b>Dividend Disburse Method (at Renewal)</b> is set to <b>C-Print Dividend Disbursement Check</b> , the <b>Date of Last Interest Calculations</b> , it did not update, causing duplicate dividends when the certificate matured.
19768	Debit Cards	<b>Fixed</b> Cash App transactions were

		declined.
19779	Name/ Share/ Loan Validation	<p><b>Fixed</b> The NAME/SHARE/LOAN VALIDATION was not re-enabling the Personal Data Record when the base account has any active shares.</p> <p> For the NAME/SHARE/LOAN VALIDATION report, the 99 sub now appears for any re-enabled or disabled personal data records.</p>

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## Tips and Important Alerts

The following tips and important alerts can assist you with using CAMS-ii.

- **Club Accounts:** If the CAMS-ii **Length Of Work Week** is set to 5 for your credit union, you cannot disburse Club Accounts on a Saturday or Sunday. Set the **Month/Day** settings in the Control-Club Accounts parameters (Back Office > Standard > Parameters > Control-Club Accounts > Identify Club Account) to a day other than a Saturday or Sunday.

- **Text With Us:** This is a text messaging tool that members and non-members can use to communicate with the credit union and vice versa

 Please contact CBS Sales via the CTT for more information on this feature.

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