

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

Version 5.5.4.2 Update Notice

This update notice describes new features, updates, changes, and anomalies since last notice.

Last updated on March 18, 2022, at 1:45 PM EST.

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Back Office

ACH

- Added the ability to post only ACH credits early based on the future date entered in the *Post Thru Date* field under **Back Office > ACH > Processing > Posting ACH Online**. Once the future date is entered the Extract and Post Early ONLY ACH Credits check box will be available to select. **NOTE:** This box must be checked to only post ACH credits early. **WARNING:** If the check box is not selected, future debit and credits will post.

Posting ACH Online

This date should only be entered if you want to force items in an ACH file to post at an earlier date, i.e., posting Friday's ACH items on Wednesday. The date must be equal to or greater than the current date. This date is to be used with ONLINE posting only.

Post Thru Date

Extract and Post Early ONLY ACH Credits

Accept

Cancel

- Previously*, when an ACH loan payment was processed via **Back Office > Exceptions/Pendings > ACH Items** it would log the Teller ID in file maintenance as the last teller that performed maintenance or the last teller that made a regular loan payment on the loan.
 - Now*, the Teller ID reflects the teller that posted the ACH exception.
- Previously*, ACH stop payments setup under **Member Account > Maintenance > Account-Details > ACH Stop Payments** looked at the Company ID, Company Name, Entry Description, and Amount to determine if the ACH item should be stopped.

- *Now*, ACH stop payments only look at the Company ID, Company Name, and Amount to determine if the ACH item should be stopped. This change was made because the Entry Description can change too frequently to be utilized effectively.
- *Previously*, the **Automated G/L Return Entries** parameter under **Back Office > Parameters > Control-ACH** created the ACH return debit/credit entries incorrectly; debit ACH return items debited the ACH exception GL and credit ACH return items credited the ACH exception GL.
 - *Now*, a debit ACH return item credits the ACH exception GL and a credit ACH return item debits the ACH exception GL and the offset posts to the ACH settlement GL.
 - The ACH return entries use the same transaction codes as the ACH exceptions, so you must select the ACH EXCEPTION (Debit) and ACH EXCEPTION (Credit) GL entries to display the return amount detail.

NOTE: If you want CAMS-ii to start auto-creating your ACH return entries, this feature can be turned on under **Back Office > Parameters > Control-ACH**, then check the **Automated G/L Return Entries** check box > **Accept**.

- *Previously*, CAMS-ii did not create a member memo message under **Member Account > Maintenance > Memo Messages** when an ACH death notification came through the ACH file.
 - *Now*, the system automatically creates a member memo message stating, "Date of Death has been automatically set from information received via ACH data".

Click Here for Printer Formatted Output

Member Memo Messages - Account# 502					
99-SHARE - MASTER ACCT-TP					
Priority	Last Changed	Teller	Expires	Message	Delete
009	12/02/2021 23:49:49	0000	12/02/2022	Date of Death has been automatically set from information received via ACH data	<input type="checkbox"/>

Checks

- Added the ability to place a draft stop payment by an amount only under **Member Account > Maintenance > Draft-Details > Draft Stop Payments**: Type 0 in the Beginning/Ending Draft # text boxes and enter the amount. CAMS-ii then stops *any* drafts that comes through with that amount on that account.

Draft Stop Payment Information					
Draft #	Amount	Last Changed	Teller	Expiration Date	Date Stopped
No Records Found					

Add New Draft Stop Payment

Beginning Draft #	Ending Draft #	Amount	Type	Expiration Date
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="15.24"/>	<input type="text" value="V - Verbal"/>	<input type="text" value="03/14/2022"/>

- *Previously*, exceptions titled SHARE DRAFT POSTING CHECK # NOT IN RECONCILIATION FILE on the CHECK RECONCILIATION (EXCEPTIONS) section of the daily CHECK RECONCILIATION report displayed an incorrect amount related to the listed check number.
 - *Now*, the CHECK RECONCILIATION (EXCEPTIONS) section has the correct amount related to the listed check number.
- Added the ability to amend the checkbox filter defaults located under **Back Office > Check Processing > ICL Check Inquiry/Maintenance** when the Internet or ATM Teller IDs are selected. To change the defaults, access **Back Office > Parameters > CAMS-ii System Properties** and select the property you want to change then change the drop-down to YES to default to checked and NO to default to unchecked; the properties are shown below.

CAMS-ii Properties			
Category	Property Name	Property Description/Value	User
Check Maintenance	check_maint_amount_difference_checkbox_default	<input type="checkbox"/>	
Check Maintenance	check_maint_amount_large_checkbox_default	<input type="checkbox"/>	
Check Maintenance	check_maint_duplicate_checkbox_default	<input type="checkbox"/>	
Check Maintenance	check_maint_micr_confidence_checkbox_default	<input type="checkbox"/>	
Check Maintenance	check_maint_not_reviewed_checkbox_default	<input type="checkbox"/>	
Check Maintenance	check_maint_only_with_errors_checkbox_default	<input type="checkbox"/>	
Check Maintenance	check_maint_pending_release_checkbox_default	<input type="checkbox"/>	

Reports/Data Miner

- Added the draft, share, and IRA share type report sections from the ACCOUNT SUMMARY RECAP report to the CAMS-ii Transfer Folder as csv files under **Back Office > Utilities**. CAMS-ii creates the following files during each daily batch.
 - For drafts: recap-draft-type-00-00.csv
 - For shares: recap-share-type-00-00.csv
 - For IRA shares: recap-irashare-type-00-00.csv

NOTE: The first 00 in the file name represents the branch number and the second 00 represents the month. Each day the file is overwritten with the daily batch, however the month end file is saved for a rolling 12 month time-frame. Meaning that the 00 in the file name is replaced with the month number 01-12 during each month end batch. For example, the date is 03/02/2022, so the CAMS-ii Transfer Folder displays recap-draft-type-00-00.csv which represents the 03/01/2022 daily batch data and recap-draft-type-00-02.csv which represents 02/28/2022 month-end batch data.

NOTE: This will build from the release date and move forward. It is not retroactive.

The new 00-00 naming convention was also added to existing Account Summary Recap csv files. The existing csv files are by certificate type (recap-cd-type-00-00), IRA certificate type (recap-ira-type-00-00), loan type (recap-ln-type-00-00), sub type (recap-sub-00-00) and uncollected interest (recap-uncollect-interest-00-00).

- Previously*, the Account Summary Recap certificates and IRAs csv files had headers that belonged to subs and loans.
 - Now*, the Account Summary Recap csv headers match the headers that show on the nightly report.
- Previously*, the nightly DELINQUENCY report had the day range totals in the For Call Report section based on 1-29 Days, 30-59 Days, 60-179 Days, 180-359 Days and 360-999 Days.
 - Now*, because of the NCUA delinquent day range changes that are effective for the March 2022 Call Report, the NCUA delinquent day ranges have been amended to display based on the 1 – 29 days, 30-59 Days, 60-89 Days, 90-179 Days, 180-359 Days and 360-9999 Days.
- Added a new **GLBalances** data miner table under **Back Office > Data Miner** that houses all GLs and their daily batch balance. When the table is added and the first batch runs, CAMS-ii will load all GL balances from 01/01/2022 to the current day. The balances will recalculate every day at batch. For example, if a \$10 manual entry was backdated on 02/10/2022 to 01/01/2022, at batch on 02/10/2022 the 01/01/2022 balances through 02/10/2022 will reflect that manual entry.

NOTE: It is suggested to filter by BalanceMonth, BalanceDay, and/or BalanceYear because going forward this table will hold 5 years of daily batch balances for all GLs.

- Added a new **FM-Hist** data miner table under **Back Office > Data Miner** to capture file maintenance changes that were previously stored in the **FM-Daily** data miner table where the data entries were deleted daily. Those file maintenance changes involve Teller Data (Type Code=27), ACH Assoc ID (Type Code=75), ACH Comp ID (Type Code=76), and IB Linking (Type Code=82). Going forward the new table will house data based on the number of months that is set in the **Months To Retain FM History** parameter under **Back Office > Parameters > Control-Master**.
- Removed the *RewardAccountFlag* field from the **Drafts** Data Miner table. The Reward Checking Account? Checkbox was removed from the **Reward Checking Information** section under **Member Account > Maintenance > Draft-Details**. This checkbox was removed when drafts were based on types in lieu of subs. Release version 5.5.2.
- Updated the **GLChart** table fields under **Back Office > Data Miner** to match the screen display names, and added the AccountStatusCode, FinancialStatmentsFormats and GLBalance fields.
- *Previously*, most DRM reports (132-column reports) except the GL reports only showed Hours and Minutes (hh:mm) for the date/timestamp report header.
 - *Now*, the standard DRM reports including GL reports show the Hours, Minutes, and Seconds (hh:mm:ss) for the date/timestamp report header.

NOTE: The smaller 80-column reports were not changed.

NOTE: The reports that produce during batch will have zeros for the seconds.
- *Previously*, if an external credit card had an expiration year greater than current year (22) CAMS-ii thought it was in the 21st century instead of the 20th century and considered the card to be active. For example, CAMS-ii interpreted the 04/89 expiration date as April 2089 instead of April 1989 so the share subs would not purge.
 - *Now*, if the external credit card expiration year states 50-99 it is considered to be in the 20th century and if the year states 0-49 it is considered to be in the 21st century.
- *Previously*, a non-99 share sub would not purge off the system if an external credit card was considered unexpired or expired with a balance.
 - *Now*, a non-99 share sub purges regardless of the credit card expiration date or balance.

NOTE: Share subs including the 99 sub have additional criteria that is looked at before purging. While non-99 share subs no longer look at the external credit card prior to purging, the 99 sub will still review the credit card expiration date and balance detail.

Taxes

- *Previously*, if there were multiple 1099-NEC/MISC forms with the same SSN/EIN, such as all zeros, you could not delete the forms under **Back Office > IRS Tax Processes > Continue to IRS Tax Forms > Maintenance**.
 - *Now*, any 1099-NEC/MISC form can be deleted under IRS Forms Maintenance
- Removed error code 057-Invalid Parameters-Unable to Re-Amortize Loan from the BATCH PROCESSING EXCEPTIONS LISTING section of the PROOF LIST-- 1099s, 1098s Report as it is not a valid code for 1098 form estimates. This report is created via **Back Office > IRS Tax Processes > Continue to IRS Tax Forms > Tax Process: Forms Estimator**.

General Ledger

Chart of Accounts

- *Previously*, only 8 digits could be entered the **Account Period- 1 through 12** budget fields under **GL > Maintenance > Chart of Accounts**.
 - *Now*, you can enter 9 digits in the **Account Period-1 through 12** budget fields.

Prepaid Expenses

- *Previously*, the system would allow you to add a **Prepaid ID Number** with a special character which caused the prepaid expense to not display properly when maintained under **GL > Maintenance > Prepaid Expenses**.
 - *Now*, when you enter a special character in the **Prepaid ID Number** field during **Add New Entry** or when using the **Copy To** feature to create a new prepaid expense. You will get a warning stating "Invalid special character detected" and the ID field is cleared out.

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Internet Banking

- *Previously*, if your credit union was only running IB-ii, not legacy IB, when a secured message that included an apostrophe was sent to the member via **Member Account > Notebook (blue hyperlink) > Reply on IB** the message text was scrambled.
 - *Now*, the proper message format is being sent to the member.
- *Previously*, if the account balance exceeded 10,000,000 and an IB transfer was completed, the current balance of the account automatically reduced by 10,000,000 and had to be file maintained to correct.
 - *Now*, the balance is properly updated based on the desired IB transfer amount.
- *Previously*, the Usage Activity-MTD under **Member Account > Personal Data (select Member's Name) > Internet Branching (blue hyperlink)** only populated current month totals at month-end. Once the IB usage fees were accessed, the usage totals zeroed out.
 - *Now*, the Usage Activity-MTD field is called Usage Activity-MTD (previous month) and retains the previous month totals.
- *Previously*, the Usage Activity-YTD under **Member Account > Personal Data (select Member's Name) > Internet Branching (blue hyperlink)** included previous year December totals.
 - *Now*, the Usage Activity-YTD field is called Usage Activity-YTD (current year) and holds January-November totals for current year.
- *Previously*, if the CU had external credit cards, payments were allowed via IB-ii.
 - *Now*, there is a setting that can turn off the ability to allow credit card payments via IB-ii for the entire member base.
NOTE: The credit cards will still display on IB-ii but a transfer/payment cannot be made. If interested in this setting, please contact Support via our ticketing system.

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Loans

Payments

- *Previously*, when a partial loan payment was made via a distribution and the entire amount was applied to escrow, CAMS-ii only reduced the **Monthly Escrow Obligation** field and did not reduce the **Partial Payment Amount Needed** via **Member Account > Maintenance > Loan-Details**.
 - *Now*, when a partial loan payment is made via a distribution, the entire amount less one cent is applied to the Escrow account. The one cent is applied to the principal or interest so that the **Partial Payment Amount Needed** field will correctly update. When the Partial Payment amount is satisfied, the **Date of Next Payment Due** will update and the **Monthly Escrow Obligation** field will reset.
- *Previously*, when an attempt was made to print loan coupons via **Member Account > Transactions > Loan Coupons** the coupons sometimes did not print or printed an incorrect number of coupons. Also, the coupons sometimes had an incorrect payment date or an incorrect **Last Payment Date Printed** due to various calculation factors.
 - *Now*, when you print loan coupons the proper calculations are completed, and coupons correctly print.

Notices

- *Previously*, if the primary borrower had an address line 2 but the co-signer did not, the co-signer delinquency notice added the City, State, and Zip of the primary borrower's address as a 4th address line.
 - *Now*, the co-signer delinquent notice only prints the co-signer address.
- *Previously*, if the credit union did not have an additional note/page such as PMI, and the full escrow analysis was manually started via **Loans > Mortgages > Escrow Analysis > Full Periodic Analysis** a blank page was inserted between each member ESCROW ACCOUNT DISCLOSURE.
 - *Now*, if the credit union does not have an additional note/page when the escrow analysis is started, no additional blank page is created between each member's disclosure.

Third Parties

- GAP documents created through the interface on the Visual Gap site now store in the member's **elmages > System Generated Documents** with the document names LOANGAP and LOANVSC.
NOTE: If you are interested in the Visual Gap interface, please contact Sales via our ticketing system.
- Added and/or changed additional items to the Repay interface:
 - Added Multi-payment and/or Multi-deposit.
NOTE: This needs to be configured on the Repay side first.
 - Added draft/shares to the balance file we send to Repay.
 - Allowed draft/share deposits via the posting file.
 - Changed the Repay report names from REPAY LOAN EXTRACTION to REPAY EXTRACTION and REPAY LOAN POSTING to REPAY POSTING.**NOTE:** If you are interested in the Repay interface, please contact Sales via our ticketing system.

- *Previously*, loans with a Credit Bureau-Account Status of 13, 61, 62, 63, 64, 65, 88, 89, 94 or 95 via **Member Account > Accounts > Loan-Details > Credit Report Info (blue hyperlink)** were reported in every credit bureau file.
 - *Now*, loans with those account statuses will be reported for 92 days from the CBI file creation, after which, they will be removed for the credit bureau file. These codes are considered a final status and should not be reported after three months.
- *Previously*, there was a **Credit Bureau-Account Status 05** and **Credit Bureau- Consumer Info Code I-P and Z** under the loan credit reporting information dropdown.
 - *Now*, the codes have been removed as they are obsolete for credit reporting purposes.

WARNING: A Data Miner query should be created to identify any codes that need to be corrected prior to your next credit reporting. The data miner can be created through **Back Office > Data Miner > New Query**, see screen shot below for the needed table and filter. When you go to the loan via **Member Account > Maintenance > Loan-Details > Credit Report Info (blue hyperlink)** it will state **0-No Value Selected** for those obsolete codes. The code will need to be maintained so that it reflects the desired code or if no new code is needed, a random code can be added then changed back to **0-No Value Selected**. If the loan is a charge off go to the charged off loan via **Loans > Member Account > Maintenance > Charge Offs**, select charge off and adjust the codes as needed. After making all the needed changes re-run the data miner to make sure the data miner has zero results.

CAMS-ii Data Miner

FROM TABLE	SELECT FIELDS	REFERENCE FIELDS	ChargeOffs	ORDER BY <input type="checkbox"/> Desc <input type="checkbox"/> Dupes	GROU
Loans	Credit Bureau- 22 Month Pymt History Credit Bureau- 23 Month Pymt History Credit Bureau- 24 Month Pymt History Credit Bureau- Account Status Credit Bureau- Account Type Credit Bureau- Association Code(ECOA) Credit Bureau- Compliance Condition Code Credit Bureau- Consumer Info Code	CbiComplianceConditionCode CbiConsumerInfoIndicator ChargeOffDateS CollateralDescription Comment1 Comment2 CosignerCode CreditBureauStatus	Change Default Join	Select Field from List A-Base A-Sub AccountBranchCodeF AccountType AccruedLateCharges AccruedLoanProtection AdditionalDescription	Select Fil A-Base A-Sub AccountB AccountT AccruedL AccruedL Additional
Table Descriptions	Field Descriptions				
<input type="checkbox"/> Calculated Fields					

WHERE FIELD	COMPARE TO	<input checked="" type="radio"/> VALUE or <input type="radio"/> FIELD	LOGICAL () No Paren
Credit Bureau- Account Status	EQUAL TO	05	<input type="radio"/> AND <input checked="" type="radio"/> OR <input type="radio"/> Last
WHERE FIELD	COMPARE TO	<input checked="" type="radio"/> VALUE or <input type="radio"/> FIELD	LOGICAL No Paren No Paren
Credit Bureau- Consumer Info Code	IS IN	I,J,K,L,M,N,O,P,Z	<input type="radio"/> AND <input checked="" type="radio"/> OR <input type="radio"/> Last
WHERE FIELD	COMPARE TO	<input checked="" type="radio"/> VALUE or <input type="radio"/> FIELD	LOGICAL No Paren No Paren
CreditBureauStatus	EQUAL TO	05	<input type="radio"/> AND <input checked="" type="radio"/> OR <input type="radio"/> Last
WHERE FIELD	COMPARE TO	<input checked="" type="radio"/> VALUE or <input type="radio"/> FIELD	LOGICAL No Paren)
CbiConsumerInfoIndicator	IS IN	I,J,K,L,M,N,O,P,Z	<input type="radio"/> AND <input checked="" type="radio"/> OR <input checked="" type="radio"/> Last

HAVING	AGGREGATE	FIELD [AS]	COMPARE TO	VALUE	LOGICAL No Paren
Show <input type="checkbox"/>	Select Function	(Select Field from List)	Select Operator		<input type="radio"/> AND <input type="radio"/> OR <input checked="" type="radio"/> Las

Save As... <input checked="" type="checkbox"/> Overwrite	Description of Query...	Auto-Run Time	Auto-I
CB-INVALID CODES	CREDIT BUREAU INVALID CODES	<input checked="" type="radio"/> Mid-Batch <input type="radio"/> After-Batch	- No

Results Display Area

↳ Base (1) || A-Sub (2) || Credit Bureau- Account Status || Credit Bureau- Consumer Info Code || CreditBureauStatus || CbiConsumerInfoIndicator ||

A-Base	A-Sub	Credit Bureau- Account Status	CbiConsumerInfoIndicator	CreditBureauStatus	CbiConsumerInfoIndicator
96148	3	96	I	96	I
660205	2	97		13	L
660205	4	97		13	L
418846	3	05	A	05	A
55980	1	69	L	DA	L

5 Row(s) Retrieved. 5 Row(s) Displayed.

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Teller/Member Services

- *Previously*, Fiserv ATM/Debit card clients that had ATM NSF/ODP fee transactions for recurring ATM/Debit card transactions showed all asterisks in the member history for the vendor description and showed the wrong vendor's name on the member's statement.
 - *Now*, the proper vendor description shows on the ATM NSF/ODP fee transactions in the member's history and statement.

- *Previously*, Transfund/FIS (5th3rd) ATM/Debit card clients had authorization holds that did not release when the transaction posted to the member's account.
 - *Now*, the authorization holds release when the transaction is posted to the member's account.
- *Previously*, when a check hold was placed on a check received but then was reversed by the transaction wizard the **Amount of Shares Held** field did not always reduce.
 - *Now*, the **Amount of Shares Held** field reduces based on the reversed check hold amount.
- *Previously*, when a member received an IRA check distribution that had backup withholding, the member history only showed the Federal and/or Tax Withheld amount.
 - *Now*, check details including the check number, amount and member name show in the member history along with the Federal and/or Tax Withheld amount.

02/24/2022	00:07:00	IRA DISTRIBUTION	-150.00	0.00	29,739.24
Federal Tax Withheld: 16.50					
State Tax Withheld: 3.00					
CK # 116218 130.50 MARVIN R FETE					
Transaction Source: CUP868					

- *Previously*, when a GL Account number was added through **Member Account > Transactions > Journal Vouchers > Misc. Adjustment > Select G/L Account** and the Tab key was used, CAMS-ii jumped back to the first textbox of the G/L Account.
 - *Now*, when you type in the G/L Account and use the Tab key it takes you to the Reason No. textbox.
- *Previously*, when you tried to setup a safe deposit box or make a safe deposit box payment via **Member Account > Transactions > Special Transactions > Special Events** or **Misc. Fees**, only the **Amount** field and **Account Association** drop-down showed.
 - *Now*, the **Safe Deposit Box** drop-down options will show along with the **Amount** field and **Account Association** drop-down.
- *Previously*, to give a teller access to menu option CUNA-Name/Address Export via **Back Office > Utilities** you had to give the teller access to Safe Deposit Box Waiting List Maint.
 - *Now*, the teller just needs to have CUNA-Name/Address Export checked under **Menu Security** via **Back Office > Parameters > Teller ID Maintenance**

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Updates Since Last Notice

The following updates occurred prior to this notice:

Version 5.5.4.1 was released on 1/21/2022 to remove the system expiration date message.

Version 5.5.4 update was released on 12/30/2021 that fixed the following items:

- The Accept button under **Member Account > Transactions > Journal Vouchers** was not processing the transaction.
- The accounts that were linked in CAMS-ii under **Member Account > Personal Data (select Member's Name) > Account Linking** were not appearing in IB-ii/Legacy.
- In **GL > Maintenance > Chart of Accounts > Chart of Accounts Maintenance** screen, selecting the **Display Financial Statements format records** radio button did not display the financial format records.

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