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

Version 5.5.5.1 Update Notice

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

Last updated on November 14, 2022, at 3:21 PM EST.

Contents

Back Office

ACH

- The system now looks at stop payments when an ACH exception is cleared (via **Back Office** > **Exceptions/Pendings** > **ACH Items**). If the item matches an existing stop payment on the account an "Outstanding Stop Payment on This Item" warning will appear.

  WARNING: If you still want to clear the exception, you will have to remove the stop payment from the account.

- *Previously*, when a loan payment with escrow was processed through as a Payroll Allocation via ACH, the escrow deposit stated ACH CREDIT (via **Member Account** > **Escrow Sub Transaction History**).
  - *Now*, when a loan payment with escrow was processed through as a Payroll Allocation via ACH, the escrow deposit still states ACH CREDIT but will show the ACH company detail along with the total ACH deposit amount.

Checks

- *Previously*, in the 5.5.5 release when Do Not Print was selected for a check out (via **Member Account** > **Transactions** > **Check Out**), the system saved the check as a pickup check and was printed later.

- *Now*, when Do Not Print is selected for a check out, the check is not saved and cannot be printed later.

Drafts

- *Previously*, the **Automated G/L Return Entries** parameter (via **Back Office** > **Parameters** > **Control-Drafts**) created the draft return entries incorrectly.
    - *Now*, the draft return entries create correctly and a new transaction code titled DRAFT RETURNED EXCEPTION has been added so you can determine the GL the automated return entries will hit. The entry will show as a separate transaction to simplify balancing.

      NOTE: Verify that the desired draft return GL is linked in the interface via **GL** > **Systems Tasks** > **Interface To CAMS** > **Accept** > **Redefine/Rebuild Interface** > **Override** then click **Accept** until you reach the Transaction Based Activity page. Search for **DRAFT Returned Exception**, update that GL account and click **Accept**.

      WARNING: This feature is only available for CUs with SCN Clearing House and North Carolina League Returns (via **Back Office** > **Parameters** > **Control-Drafts**).

Notices

- In the 5.5.5 release, we added the ability to automatically create weekly share collection notices. In this release, we added the ability to also create share collection notices for 99-subs that are below the required minimum balance (via **Back Office** > **Parameters** > **Control-Shares** > **Minimum Share Balances**). We also added the ability to bypass up to 10 account numbers from getting the share collection notice. We suggest adding internal credit union accounts to the bypass setting so the share collection notice will not be continuously created for those accounts.

  NOTE: The member will continuously receive share collection notice #1 until the 99-sub balance is greater than or equal to the required minimum balance.

  NOTE: If your credit union is interested in creating automated share collection notices please contact CBS support via our ticketing system.

ODP

- Added the Date Draft/Account Became Negative to the end of the ODP export file (via **Back Office** > **ODP** > **Export File** > **Accept**).

Taxes

- Added IRS 1042-S and 1099-NEC to the File Maintenance Data Type options (via **Back Office** > **Reports** > **File Maintenance** > **Data Type**: **IRS 1042-S/1099-NEC**)

TOP

Loans

Notices

- In the 5.5.5 release the ability to automatically create loan title notices was added. *Previously*, if configured a title notice was produced for loans:
    - That contained a UCC/Title application date
    - Where the UCC/Title received field was blank
    - The loan was Active
    - The Original Loan Booking Date was greater than 60 days, but less than 365 days

    - *Now*, the populated UCC/Title application date requirement is removed and a setting has been added to determine what loan account types should create a title notice.

      NOTE: If interested in creating loan title notices please contact CBS support via our ticketing system.

Payments

- *Previously*, when a partial escrow payment was applied via an IB-ii transfer, the system applied the entire payment to escrow and ONLY updated the Monthly Escrow Obligation field under the Mortgage Information (via **Member Account** > **Maintenance** > **Loan-Details** > **Mortgage Data**).
    - *Now*, when a partial escrow payment is applied via an IB-ii transfer, it will apply one cent to interest or principal and the rest to escrow, update the Monthly Escrow Obligation field, and the Partial Payment Amount Needed field. When the partial payment is satisfied, the Date of Next Payment Due field will update and the Monthly Escrow Obligation field will reset.

- *Previously*, in the 5.5.3.1 release the system started clearing the Partial Payment Amount Needed field (via **Member Account** > **Maintenance** > **Loan-Details**) when the payment changed for an open-end loan tied to a loan payment table (via **Back Office** > **Parameters** > **Loan Payment Tables Maint**) or set for an automatic payment change (via **Back Office** > **Parameters** > **Account Type/Rates Maint** > **Loans > Automated Rate Change Settings**). This was done to prevent issues with the due date not advancing when a payment was made because the Payment Amount had recalculated to a lower amount than the value in the Partial Payment Amount Needed field.
    - *Now*, there is a setting that can be added to remove this change. If the setting exists, the Partial Payment Amount Needed field will not clear when the scheduled loan payment amount changes. This was added so open-end loans get credit for partial payments.

      NOTE: If interested in adding this setting, please contact CBS support via our ticketing system.

TOP

Teller/Member Services

Debit Cards

- *Previously*, if the credit union offered ODP and used the ODP Days Negative Before Share Hold parameter (via **Back Office** > **Parameters** > **Control-Drafts**), when an account was charged-off (via **Member Account** > **Transactions** > **Journal Vouchers** > Select **Negative Sub** > **Charge Off Account**) the debit card status automatically became Active after batch.
    - *Now*, if the member's base has a charge-off the debit card status does not automatically become Active after batch.

      NOTE: If the debit card status needs to be changed it can be changed manually, batch will not change the status.

New Account

- *Previously*, in the 5.5.5 release the ability to enter an IRA share as the Dividend Account Base & Sub for an IRA certificate (via **Member Account** > **Maintenance** > **IRA CD-Details** > **Certificates**) was added but only via maintenance.

    - *Now*, the ability to enter an IRA share as the Dividend Account for an IRA certificate can be done when the IRA certificate is setup (via **Member Services** > **Member Account** > **New Account** > **New IRA Certificate** > **Search** next to the Dividend Account # > Select **IRA Share** > **Accept**).

      NOTE: The certificate's Dividend Disburse Method needs to be set to S-Transfer Dividend to Shares for the Search button to enable.

[TOP]

Third Parties

- *Previously*, when an account is purged but the member requests a new account via MeridianLink online account opening (via **Member Services** > **Online Account Requests**), the application created an exception, and the application request would have to be manually processed.
    - *Now*, an Exception on Purged New Member parameter (via **Back Office** > **Parameters** > **Online Account Opening**) has been added. This will allow your credit union to choose if a new account request for a purged member will cause an exception that stops the automatic account opening (default setting) or will automatically create the new account with a warning message. The warning message states, "Existing purged member found for requested SSN [XXX-XX-XXXX]."

      NOTE: If interested in the CAMS-ii Online Account Opening (via MeridianLink™) interface please contact CBS sales via our ticketing system.

- *Previously*, if an online account application request (via **Member Services** > **Online Account Requests**) had a zip code with a dash, it caused the application to have an exception that stated, "Failed to create new member" and the application/account had to be processed manually.
    - *Now*, if the application has a zip code with a dash the application will auto-process without an exception.

- *Previously*, if the online account application request (via **Member Services** > **Online Account Requests**) had an invalid account type or product code the application would have a pending status and no automation would occur.
    - *Now*, if the application has any invalid account types or product codes the application will show the below exceptions but will process those with a valid type or code.

        - "Invalid Account Configuration: Account Type[XXX] Product Code[XXX]" for invalid account type and/or product code
        - "Failed to create draft/share [XXX]" for invalid product code
        - "Unknown Account Type (XXX)" for invalid account type

          NOTE: If there is an invalid product code message, that means the code is not set via **Back Office** > **Parameters** > **Online Account Opening** > **Draft/Savings Account Types**. If there is an invalid account type message, MeridianLink is sending types that are not honored in CAMS-ii. We only honor SAVINGS and CHECKING.

- *Previously*, if a new member online account application request (via **Member Services** > **Online Account Requests**) was missing a member number, the application would have a pending status and no data would show/process.

- *Now*, if a member number is missing from the application the system will use the Next Member Account Number from **Back Office** > **Parameters** > **Control-Master**.

- The ability to exclude certain loan account types from the Repay balance file has been added.

  NOTE: If interested in the CAMS-ii Electronic Payments (via Repay™) interface, please contact CBS sales via our ticketing system. If you already have the CAMS-ii Electronic Payments (via Repay™) interface and are interested in excluding certain loan account types from the balance file, please contact CBS support via our ticketing system.

TOP

Updates Since Last Notice

The following updates occurred prior to this notice:

- A CODE column next to the NOTICE CATEGORY column under the Notice Statistics Inquiry (via **Back Office** > **Reports** > **Notices** > Select Notice Report: **Print Notices** > **Accept** > Notice Option: **STATISTICS Inquiry** > **Accept**) has been added. This CODE can be used to determine what Category each notice is when using any notice data miner table (via > **Back Office** > **Data Miner**). For Example, if the NoticesAll data miner table is being used the ACH Notices will be CODE/Category H.

TOP

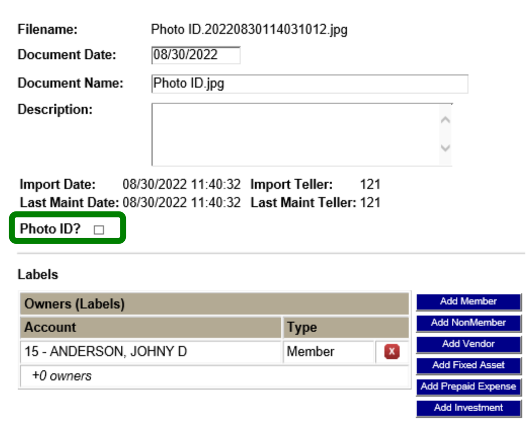
Did you know?

The following items are features you may not know CAMS-ii offers:

- If your CU has the CAMS-ii Content Management System (CMS) feature, there is an option to insert a scanned image in the photo ID area. The image can be linked via **Member Account** > **eImages** > **Scanned Documents** > **Import New Document** > check the **Photo ID?** checkbox > **Save** *OR* **Edit** an existing image then check the **Photo ID?** checkbox > **Save**.

  NOTE: If interested in the CAMS-ii Content Management System (CMS) feature please contact CBS sales via our ticketing system. If you already have the CAMS-ii Content Management System (CMS) feature and are interested in enabling the photo ID feature, please contact CBS support via our ticketing system.

Add New Document



- The CAMS-ii Data Miner (via **Back Office** > **Data Miner**) feature allows CU data to be filtered and exported easily from your system. Here are a few tricks and tips on the feature.
    - After selecting the desired fields in the Results Display area, a field can be moved to the left by pressing Ctrl and left clicking the mouse until the field is in the desired location.
    - To remove a field, click on the field in the Result Display Area.
    - By changing the Max Rows before evaluating, more rows will display in the Results Display Area.
    - To create a data miner similar to one that's already been created you can uncheck the Overwrite checkbox prior to saving so that the original query will not be lost.
    - Two fields can be compared by selecting the FIELD radio button instead of VALUE in the calculated fields or where fields.
    - Multiple filters can be added by using the AND/OR logic in the where fields.
    - Aggregates of certain fields can be added by using the aggregate function.
    - In the Order By box, the order of the data can be changed by selecting the desired field and checking/unchecking the Desc checkbox. The data will display as descending or ascending by the field selected.
    - Calculations of certain fields such as adding or subtracting can be added by using the calculated fields checkbox.
    - The calculated fields can also be added to the where fields to be filtered by checking the ENABLE IN WHERE checkbox.
    - If two tables other than the default joined tables are needed for a query, they can be joined by using the table drop-down next to the REFERENCE FIELDS. The fields that join the tables can be changed by using the Change Default Join button.

      NOTE: Only like tables can be joined.
    - The Table Descriptions button shows where in CAMS-ii the data resides. Ctrl F can be used to search for a key word to find the needed table.
    - The data miner can auto run on a certain day or frequency by selecting the desired Auto-Run Frequency and Select Day drop-down.
    - The data miner can be set to auto run at Mid-Batch or After-Batch. Mid-Batch runs directly after current day batch and will only pick up same day activity. After-Batch will run after batch is complete and will include Next Day activity.

      NOTE: the Auto-Run Frequency must be set for the Auto-Run Time to work.

TOP

Trademarks and Advisories

- Any graphics used in this notice are examples.
- Please direct all questions regarding this notice to the CBS Ticket Tracker (CTT).

TOP