

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

Version 5.5.5.4 Update Notice

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

Last updated on April 5, 2023, at 3:00 PM EST.

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Back Office

ACH

- *Previously*, if an ACH company was set to post immediately regardless of the effective/settlement date, when the file posted at batch, the future dated item would not show in the future posted totals.
 - *Now*, when a future-dated ACH company is set to post immediately and the file posts at batch, the item will show in the future posted totals.

NOTE: This was done to make balancing easier.

WARNING: To get the totals to correctly show, the system will now automatically post any outstanding ACH files at the start of the daily batch cycle before the other ACH items are processed. This new process added a new section titled SA DAILY CLEARING HOUSE ACH TRANSACTIONS and SA NEW ACH EXCEPTIONS to the beginning of the nightly ACH PROCESSING SYSTEMS report. These sections resemble the ACH PROCESSING SYSTEM report that is created when an ACH file is manually or automatically posted during the day.

Notices

- *Previously*, the Reg-D notice title was REG-D VIOLATION NOTICE.
 - *Now*, the Reg-D notice is called SAVINGS EXCESSIVE USAGE NOTICE.

NOTE: The title was changed due to Regulation-D being suspended indefinitely.

CBS .152
 101 CREDIT UNION ST.
 YOUR TOWN NC 99999-1111

E X C E S S I V E W I T H D R A W A L F E E N O T I C E
 REG-D

ADDITIONAL INFORMATION AT: TELEPHONE: 789-519-8192
 DATE OF NOTICE: 16NOV22 ACCOUNT NUMBER 49 99
 MTD DATE TRANS CHARGE/FEE
 W/Ds PROCESSED AMOUNT AMOUNT
 10 16NOV22 3.00 2.00

- *Previously*, when the 6-line message narratives were being used for loan delinquent notices, the cosigner notice message was incomplete.
 - *Now*, the cosigner loan delinquent notices show the complete message.

ODP

- Added the ability to mask/remove the SSN/TIN and License from the ODP export file (via **Back Office > ODP > Export File**) by leaving spaces in those fields, so as not to adjust the current file layout.

NOTE: This was done to sanitize some of the ODP export file information to reduce security risks. If interested in adding this setting, please contact CBS support via our ticketing system.

Reports

- *Previously*, if your Freeze Code Default parameter was set to something other than 00-No Freeze (via **Back Office > Parameters > Control-Master**) when a new account was added (via **Member Services > New Member**) the system logged the last four of the member's social security number on the daily FILE MAINTENANCE REPORT as FREEZE CODE. This also occurred if the member's Social Security Number was changed (via **Member Account > Personal Data**)
 - *Now*, when a new account with a freeze code is opened or when a social security number is changed, the system logs the last 4 of the member's social security number as SOCIAL SECURITY LAST-4 on the daily FILE MAINTENANCE REPORT.
- Added the TX HHMMSS header/column to the CARDHOLDER TRANSACTION DATA report. This is the time the credit card payment was made.

NOTE: This was added to help with reconciling credit card payments.

```

%*CUP1853%
CARDHOLDER T / X DATA LIST
ACCOUNT MEMBER CARD TELLER TELLER T TX TX TX TX AUTH
NUMBER NAME NUMBER NUMBER NAME
-----
771774 ROBERT M ASKLAR 479323300000406 9963 CBS - AMANDA P 09DEC22 102333 100.00-
774581 HAILEY FAUX 479323300000733 0181 INTERNET TELLER P 12NOV22 012334 33.00-
5872 STACY HOVAN 4793233000008227 9963 CBS - AMANDA P 10DEC22 102838 250.00-
8480 NICHOLAS R JONES 4793233000008268 0181 INTERNET TELLER P 13NOV22 205115 362.00-
5862 LORRAINE SARGENT 4793233000010199 9963 CBS - AMANDA P 09DEC22 102425 25.00-
772439 MARLA HUSTIN 4793233000010538 0181 INTERNET TELLER P 11NOV22 201150 286.15-
13230 AARON M IBEN 4793233000010710 0181 INTERNET TELLER P 13NOV22 091409 41.00-

-----TOTALS-----
NUMBER OF ADVANCE RECORDS----> 0
ADVANCE AMOUNT-----> 0.00
NUMBER OF PAYMENT RECORDS----> 7
PAYMENT AMOUNT-----> 1,097.15-

LEGENDS:
*****
TT = TRANSACTION TYPE
A = Advance
P = Payment

--- CUP1853 End Of Report ---

```

- Added additional information to the TOTALS, LEGENDS AND PROGRAM CONTROL PARAMETERS located at the end of the MONTHLY MEMBERS REPORT. The new information is titled Social Security or Employer Identification Changes.

NOTE: This was added to help with determining why the membership totals from the current month-end are not cross-footing with the previous month-end membership totals. This information will only appear if the totals are not cross-footing.

```

%%CUP4111%                M E M B E R S   R E P O R T   (For The Period 01JAN23 thru 31JAN23)

PCD SOCIAL /      ACCOUNT .....MEMBER/CORP NAME..... BUSINESS          DATE
MMU  EIN         NUMBER  FIRST      MID LAST          CATEGORY           OPENED
*****

TOTALS, LEGENDS AND PROGRAM CONTROL PARAMETERS
=====
Total # Of Members As Of Last Month-End:      33,869
Total # Of Members Closed This Month:         140
Total # Of New Members This Month:            152
Total # Of Re-Opened Members This Month:       1
Total # Of Members As Of This Month-End:      33,880   (Includes the New Members and Re-Opened Members)
-----
- The membership totals for This Month-End are not -
- cross-footing with the membership totals from Last -
- Month-End. This may be attributable to a variety -
- of reasons such as an account status being changed -
- via file maintenance, a social security number or -
- an employer identification number being used by -
- multiple account numbers or being changed via file -
- maintenance. The Social Security or Employer -
- Identification Changes section below can help you -
- research the difference. You should use the -
- membership totals shown as This Month-End. -
-----
- Social Security or Employer Identification Changes: -
- CURRENT NUMBER  ORIGINAL NUMBER  ACCOUNT NUMBER -
- 278305447      279401386      000314927 -
- 289402244      271387382      000944114 -
-----

```

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General Ledger

- *Previously*, when a vault-to-vault drawer advance transaction was completed between two different branches and one of the vault drawers had denomination tracking on, but the other vault drawer did not, the DAILY TRANSACTION RECAP (For G/L) would be out-of-balance because the third needed GL entry was not created for the non-denomination vault drawer.
 - *Now*, when a vault-to-vault drawer advance transaction is completed between two different branches, the necessary GL entries are created and a GL out-of-balance no longer occurs.

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Information/Help

- Added Branch to the Location Description header under **Information > Teller Status** and added the branch number to the front of the terminal description.

Teller Name	Teller ID	Signoff Date	Signoff Time	Reason/Comment	Return Date	Return Time	Term Num	Branch Location Description	Last Account	Last Drawer
	0000	02/19/2023	23:01:50	Gone for rest of day.	02/20/2023	08:00:00				
*** FOR CBS USE ***	0121			Here At Work-CAMS-ii		09:05:27	631	02 Amanda		6

- Added Branch to the Location/Description title under **Help > About Teller/Workstation**

About Teller/Workstation

Terminal #: 631

Terminal Type: Windows IE Browser

Browser Version: Mozilla/4.0 (compatible; MSIE 7.0)

IP: 90.0.0.229

Branch Location/Description: 02 Amanda

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Internet Branching

- *Previously*, we deleted unused Internet IDs during the month-end purge process.
 - *Now*, Internet IDs are no longer deleted during the month-end purge process.

NOTE: This was done to prevent Internet IDs from being reused by a different member which caused IB-ii issues.
- *Previously*, if a purged account was trying to be re-opened and the Internet ID was already in the IB file, a duplicate Internet ID error occurred and Internet ID 0 was used. However, that caused the member to not be able to log in to IB-ii.
 - *Now*, if a purged account is trying to be re-opened and the Internet ID is already in the IB file, it causes an account error and the previous account can no longer be used. The next account number will be assigned.
- *Previously*, debit card authorization holds were not consistently removed from IB-ii when the hold was released on CAMS-ii.
 - *Now*, debit card authorization holds on IB-ii will reflect the holds on CAMS-ii.

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Loans

Application

- *Previously*, if the loan application status was updated, the HMDA Action Date was automatically updated to today's date and always displayed as the Last Application Status Change Date. The HMDA Action Date field could not be manually amended.
 - *Now*, if a loan application status is changed and there is a HMDA record related, the system will automatically update the Action Date field to today's date; however, there will be an informational only notification pop-up stating, "HMDA Action Date updated." The Action date field can be amended to the desired date.

Payments

- *Previously*, loans with a Payment Distribution Method of O -Minimum Payment is the Daily Interest Due, displayed the set payment amount in the payment due field on the loan record. Since the system requires the daily interest due to be paid in full for the payment due date to advance, members accounts were becoming delinquent when they paid the loan record payment amount due instead of the interest due.
 - *Now*, the payment due displays as the daily interest due, plus any loan protection, escrow, and/or late fees on the Member Balance/Inquiry screen, Multi-Tx Screen, Loan Payoff screen, and IB-ii screens.

NOTE: When the transaction is posted, it is only for the interest, loan protection, escrow, and/or late fees due, nothing is applied to the principal balance.

NOTE: The contracted payment amount remains on the loan record in the Payment Amount field. This means that a data miner query will pull from the contracted Payment Amount field and not the payment amount due display.

WARNING: There is no such thing as a partial payment or split payment. A payment must consist of what is due for the due date to advance.

WARNING: If the interest-only loan is set up with a Distribution Transfer, the total amount due is the amount that will be applied to the loan payment. This could be more or less than the loan record Payment Amount field. The distribution transfer should be added with a zero distribution amount so the next posting distribution date and the loan's due date advance properly. If the distribution funding account does not have funds to cover what is due no payment will be applied until the full payment can be satisfied.

WARNING: CAMS-ii does not support payroll allocations for interest-only loans via regular ACH or paper/electronic payroll along with direct ACH loan payments. If a payroll allocation is added for an interest-only loan and a payment tries to apply to the loan, the item will show on the exception portion of the posting report with error code 090 stating LOAN DIST METHOD O-INT ONLY; PROCESS PYMT MANUALLY. If the payment comes in as a direct ACH loan payment, the item will kick out as an ACH exception.

WARNING: In cases of delinquency, the delinquent amount is the interest due, plus loan protection, escrow, and/or late fees. This is the amount that is displayed in the loan delinquency section, the delinquency reports in the DRM, and the delinquent notices. It is important to note that this amount continues to accrue daily. The amount delinquent that is reported to the credit bureau is the amount due the day the CBI file is created. If the loan becomes more than one payment delinquent, the amount due displays as everything due that date, and paying everything due counts as one payment. The due date advances only one time in this scenario. Loans in collections like this should be monitored when they become more than one payment delinquent so that when the full payment is applied, the due date can be advanced manually to the correct date.

WARNING: The loan types that are set up with a payment distribution method of O will not be able to use Loan Account Type parameters for Minimum Payment because the minimum payment is always the interest-due amount. These types should be set to a monthly Payment Frequency. If the payment frequency is set to something other than monthly, the due date does not advance even when everything owed is paid, and multiple late fees are stacked if you attempt another payment. The member can pay as often as they want, and the due date will advance each time if the total amount due is paid in full. The interest-only loan types also should not be set for a Max Due Date Advances of 99, otherwise, the member could pay just the daily interest owed every day, and each day would advance the due date another month into the future.

NOTE: We suggest running a data miner of all active interest-only loans to ensure they meet the requirements of having a monthly payment frequency and the number of max due date advances is not equal to 99 along with monitoring the delinquent loans. Please see the suggested data miner image below.

CAMS-ii Data Miner

FROM TABLE	SELECT FIELDS	REFERENCE FIELDS	ORDER BY	GROUP BY
Loans	MonthlySmt MidAdvances MidInsurPosted NetPresentValue NewRateCode NewRateCodeDateS NextIntAccrualDateS NextPymtDueDateS	Select Field from List A-Base (1) A-City A-Dept A-DeptSeg2 A-DeptSeg3 A-DeptSeg4 A-FrstName	User Defined Text 11 User Defined Text 12 TestFieldSetUp User Defined Text 14 User Defined Text 15 User Defined Text 16 User Defined Text 17 User Defined Text 18	Select Field from List A-Base A-Sub AccountBranchCodeF AccountType AccruedLateCharges AccruedLoanProtection AdditionalDescription

WHERE FIELD: DistributionMethod EQUAL TO VALUE or FIELD LOGICAL: AND OR Last

WHERE FIELD: Status NOT EQUAL TO VALUE or FIELD LOGICAL: AND OR Last

HAVING AGGREGATE: Show [] FIELD [AS] COMPARE TO: [] VALUE: [] LOGICAL: AND OR Last

Max Rows: 100 Save As... [] Overwrite [x] Description of Query... [] Auto-Run Time: Mid-Batch After-Batch Auto-Run Frequency: - No Run Frequency

Buttons: Save Query Evaluate Query Reset Fields Export Results Close Miner View SQL ALL SQL Select Day 00

Results Display Area

A-Base	A-Sub	MaxDueDateAdv	DistributionMethod	FrequencyCode	DelinqPymts	DelinqAmount	NextPymtDueDate
3750	7	99	O	M	0	0.00	05/17/2023
3750	1	1	O	M	1	697.15	03/19/2023
6	1	1	O	W	6	13.57	03/01/2023

Rates

- Added a new type rate change (via **Back Office > Parameters > Account Type/Rates Maint > Loans > Edit/Add New Entry > Automated Rate Change Settings**) called C-New Flat Rate plus Loan Rate Margin and Rate Cap. This works like type rate change M-New Flat Rate plus Loan Rate Margin, but it adds a Loan Rate Cap % field which is required, and a Loan Bypass Date field which is optional.

Automated Rate Change Settings

New Rate: 7.500000 Rate Effective Date: 03/31/2023 Payment Effective Date: 03/31/2023

Type Rate Change: C - New Flat Rate plus Loan Rate Margin and Rate Cap Payment/Term Calculation Method: O - Based on Original Term Force Recalculation: [x]

Loan Rate Cap %: 2.000000 Loan Bypass Date: 02/18/2023

The Loan Rate Cap % looks at the loan rate from 12 months ago to get the month-end rate. Then, the system looks at the entered Loan Rate Cap % and adds that to the month-end loan rate from 12 months ago. This will calculate what the new rate range will be.

For example, if loan 1234-01 had a rate of 4.5% 12 months ago and the Loan Rate Cap % field had 2% entered then the loan's rate can go down to 2.5% or up to 6.5%. If the newly calculated rate is below 2.5% or above 6.5% then the loan's rate will be the loan cap rate of 2.5% or 6.5%. The Loan Bypass Date means any loans added to the system after the entered date will not have a rate change at all. The Loan Bypass Date field was added for CUs that only change their rates quarterly but add their new loans with the new prime rate. These loans should not be updated.

NOTE: The system will still honor the Minimum Interest Rate, Maximum Interest Rate, and Guaranteed Rate Thru Date.

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Third Parties

- Previously, when using the HMDA file export feature (via **Back Office > Utilities > HMDA Export Settings**) sometimes the HMDA export errors txt file (via **Back Office > Utilities > CAMS-ii Transfer Folder**) was blank even if the HMDA export txt file had incorrect data. Also, the Prepayment Penalty Term and Introductory Rate Period were blank in the export file.
 - Now, the HMDA export errors txt file will be populated if the HMDA export txt file has missing and/or incorrect data. The Prepayment Penalty Term and Introductory Rate Period fields will state NA if no other data is provided.

- *Previously*, the verify address feature failed frequently but not on every attempt. When it failed, the “Address Verification connection failed. Status[0]” message appeared.
 - *Now*, the verify address feature will return results and the “Address Verification connection failed. Status[0]” message will no longer appear.
- *Previously*, when the verify address feature was used and the Update Census Data checkbox was checked, the census information was not being pulled in. This caused the “MSA Verification connection failed. Status[302]” message to appear.
 - *Now*, if the verify address feature returns results and the Update Census Data checkbox is checked, the census information will be pulled in and the “MSA Verification connection failed. Status[302]” message will no longer appear.

Choose from the following results

Original Entry
206 WILDER DR
 OWENSBORO, KY 42303
 Longitude: -87.11435 MSA/MD: 38980
 Latitude: 37.72918 Census Tract: 0010.00
 County Code: 059 State Code: 21

206 WILDER DR
 OWENSBORO, KY 42303-7268
 Longitude: -87.11435 MSA/MD: 38980
 Latitude: 37.72918 Census Tract: 0010.00
 County Code: 059 State Code: 21

Record Type	Street
Active	YES
CMRA	NO
Delivery	Confirmed
Vacant	NO
EWS Match	
RDI	RESIDENTIAL

Update Census Data?

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Updates Since Last Notice

The following updates occurred prior to this notice:

Version **5.5.5.3** was released on **1/14/2023** to remove the system expiration date message.

Version **5.5.5.2** was released on **12/6/2022** to update the Loan Origination Balance field for loans created in 2022. This balance is used for BOX 2 for 1098s. The Loan Origination Balance for new closed-end loans will be set to the loan amount at the time the new loan is set up and for new open-end loans, the Loan Origination Balance will be set to the MTD advances from the loan record for the month that corresponds to the month of the loan origination date when a multi-tx transaction is completed.

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Did you know?

The following item is a feature you may not know CAMS-ii offers:


- If your credit union charges members for calling into the credit union for transactions, balance inquiry, etc. there is a setting in CAMS-ii that will track the number of calls per month. The setting enables a green phone icon next to the member’s name. When the member calls in, the teller will need to select the green phone icon. When selected, a popup message stating, “Increment Member Phone Call Counter?” will occur, press OK. This will increase the member’s monthly phone call total by one. There is second setting that states the maximum number of free calls a member is allowed per month. After the member has reached the maximum number, the green phone icon will turn to red. The teller will know to manually charge the member the desired fee. This counter will reset at month-end. The member’s current monthly phone count can be found under **Personal Data > Member Services > Information Calls MTD**.

NOTE: The above-mentioned settings can be changed by the credit union and be found via **Back Office > Parameters > CAMS-ii System Properties**, select property name: **enable_member_call_counter**, change property value to Y and **maxNumFreeMemberCalls**, change property value to the desired maximum free call number > **Accept**.

Account #

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Accept

KING, TRACY C 
150 JOINT ST
TOWN, LA 42303



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