

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

Version 5.5.6 Release Notice

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

Last updated on July 20, 2023, at 9:30 AM EST.

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Back Office

ACH

- *Previously*, when an ACH file had an R16-Account Frozen ACH credit return item and had a 23 ACH transaction code (which is a prenotification for a checking credit), it caused the pre-note transaction to also exception out as an R16 item even though the account linked to the pre-note did not have a freeze code set.
 - *Now*, when an ACH file has an R16-Account Frozen ACH credit return item and has a 23 ACH transaction code, the R16 item will be the only transaction that hits exceptions.
- *Previously*, if you had your ACH files configured to automatically post, the release share pledges program did not run. This caused the loans with a share pledge hold to not auto-reduce when a loan payment was made via ACH.
 - *Now*, when an ACH file automatically posts, the release share pledges program runs and auto-reduces the share holds.
- Added the ability to add a minimum threshold amount to not charge an ODP, NSF, and Honor fee if the account balance is within the set threshold amount.
 - The minimum threshold amount works differently for the Honor fee vs the ODP and NSF fee.

- If your CU uses the automatic honor fee feature and you add a threshold amount the system will first aggregate all balances in all subs. If the aggregate balance is not enough to cover the item and the Honor fee amount, then it will determine if the item can clear without charging an Honor fee. If so, then the item will clear without an Honor fee. If not, then it will determine if the item can clear without having a negative aggregate balance exceeding the threshold amount. If the negative aggregate balance does not exceed the threshold amount, then the item will clear without an Honor fee.
 - If your CU uses overdraft privilege and you add a threshold amount, then the system will determine if an item that needs to utilize the ODP limit will cause the sub balance to exceed the threshold amount. If it does not exceed the threshold amount, then it will clear without an ODP fee.
 - If the member does not have the honor fee feature enabled or does not have overdraft privilege and you add a threshold amount, then the system will use the sub balance and determine if the item can clear without being negative more than the threshold amount if so then the item will clear without an NSF fee.
- The ACH **Suppress Fee Threshold Amount** can be set under **Back Office > Parameters > Control-ACH**.
 - The Draft **Suppress Fee Threshold Amount** can be set under **Back Office > Parameters > Control-Drafts**.
 - The ACH PROCESSING SYSTEM and SHARE DRAFT PROCESSING SYSTEM reports will have a note above the cleared item stating [The following item cleared without a Threshold Fee assessment] or [The following item cleared without an Honor Fee assessment].

AIRES

- Added the ability to change the account type in the AIRES share file to populate with 3-digits vs 2-digits to avoid share type duplications in the new NCUA MERIT audit software.

NOTE: If your credit union is interested in changing your share types to 3-digits in the AIRES share file please contact CBS support via our ticketing system.

Checks

- Added the ability for a member to pick up IVR-ii checks from a branch or have the check mailed to them. To see if you have any unprinted IVR-ii checks go to **Back Office > Check Processing > Check Inquiry > Internet** and review the Pickups and Mail columns. The checks can be printed by selecting the new drop-down options of print all checks, print pickup checks, or print mailed checks via **Back Office > Check Processing > Internet Branching**.

NOTE: If the check is set to pick up at your location and you are on the **Member > Inquiry** page a red spur will show on level 2 next to Notebook. If you hover over the red spur it states, "You have pickup checks!". When you click on the red spur it takes you to the Check Inquiry screen under Check Processing.

NOTE: If you try to print pickup checks that are not requested at your location then you will get error code #0471 stating, "Check(s) were not printed because the requested pickup location differs from yours. To know what location has unprinted pickup checks print the check register via **Back Office > Reports > Checks > Accept > Print Check Status: Print Unprinted Checks > Accept > DRM: CHECK REGISTER**, review last page of report."

WARNING: If your credit union has multiple branches, we do not suggest using the print all option since the system will print all checks regardless of location.

Compliance

- *Previously*, if the *cross_sell_prompt_b4_trans* property was set to Y which was the default setting, the “Regulatory Cash transaction limit exceeded” pop-up message for CTRs did not occur.
 - *Now*, if the *cross_sell_prompt_b4_trans* property is set to Y the CTR pop-up will occur if the total cash-ins or cash-outs for the last X number of days exceeds the Control-Master **Regulatory CTR Amount** parameter. The X represents the number of days set under the new property *BSA_CashDaysToTotal_MultiTX*, the default is 3 days.
- *Previously*, if the *cross_sell_prompt_b4_trans* property was set to N the “Regulatory Cash transaction limit” exceeded pop-up message for CTRs was based on the number of days set under the *BSA_CashDaysToTotal* property. The exceeded pop-up also occurred after every transaction if the total cash-ins or cash-outs for the last X number of days exceeds the Control-Master **Regulatory CTR Amount** parameter. The X represents the number of days set under the *BSA_CashDaysToTotal* property.
 - *Now*, the “Regulatory Cash transaction limit exceeded” pop-up message for CTRs is based on the days set under the new *BSA_CashDaysToTotal_MultiTX* property. The pop-up now occurs if the transaction involves cash and the total cash-ins or cash-outs for the last X number of days exceeds the Control-Master **Regulatory CTR Amount** parameter. The X represents the number of days set under the *BSA_CashDaysToTotal_MultiTX* property, the default is 3 days and the max day number allowed is 15. The exceeded pop-up can also be set to 0 if you want to disable the CTR pop-up feature.

NOTE: We added a new property for the Multi-TX CTR pop-up because the original property of *BSA_CashDaysToTotal* also dictates how many days the cash transaction table displays so changing that property to a smaller number also changed the table display. We wanted the ability to change the CTR pop-up day number without affecting the cash transaction table display.

NOTE: If you want to change the day number of the new *BSA_CashDaysToTotal_MultiTX* property please contact CBS support via our ticketing system.

Data Miner

- Added the **ATMDebitCardFile** data miner table via **Back Office > Data Miner**. This table contains data regarding all ATM/Debit cards from **Member Account > Maintenance > Card Services > Card Services Maintenance Selection**.
- Added the **ATMDebitCardFileAccounts** data miner table via **Back Office > Data Miner**. This table contains data regarding the accounts linked to the ATM/Debit cards from **Member Account > Maintenance > Card Services > Card Services Maintenance Selection**.

NOTE: The new **ATMDebitCardFile** data miner tables are only for clients that use FISERV debit.

- Added the **FinCENAudit** data miner table via **Back Office > Data Miner**. This table contains data regarding FinCEN exceptions including remarks from **Back Office > Exceptions/Pendings > FinCEN Items**.
- Removed the **GLBalance**, **GLBalanceMonth**, **GLBalanceDay** and **GLBalanceYear** fields from the **GLChart** data miner table via **Back Office > Data Miner**. This was done because those balances do not always reflect the true balance because they are used for other programs.

Reports

- *Previously*, on the daily CHECK REGISTER report, we did not show unprinted IVR-ii and IB-ii checks.
 - *Now*, on the daily CHECK REGISTER report, we show unprinted IVR-ii and IB-ii checks under the Unprinted Checks section. The last page of the report titled TELLER SUMMARY will show totals of IVR-ii checks by branch.
- *Previously*, in the 5.5.4.3 release, we added an error to the last page of the MONTHLY MEMBERS REPORT stating, “The membership totals for This Month-End are not crossfooting with the membership totals from Last Month-End. This may be attributable to a variety of reasons...”. Additionally, in the 5.5.5.4 release, we added the Social Security or Employer Identification Changes section to the crossfooting error section of the report. The crossfooting error message and the Social Security or Employer Identification Changes section only showed if the last month’s member total minus the current month’s closed members plus the new and re-opened members total did not equal the current members month-end total.
 - *Now*, the cross-footing error message and the Social Security or Employer Identification Changes section will always show on the last page of the MONTHLY MEMBERS REPORT. The cross-footing error message was also updated to state, “If 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...”. We also added the *Cross-footing Totals Accumulated* to the last page of the report. The total is last month’s member total minus the current month’s closed members plus the new and re-opened members total. If the totals are not cross-footing, a note will show next to the new cross-footing totals stating, “This Month / Last Month Do Not Cross-foot”

Taxes

- On the IRS Form 5498 Maintenance screen (via **Back Office > IRS Tax Processes > Continue to IRS Tax Forms > IRS Forms: 5498 IRA Statement of Contributions, Tax Process: Maintenance > Accept > Edit/Add New Entry**) we added the Recharacterization Amount field, updated the Other Contributions and Other Code field to state FMV of Certain Specified Assets and FMV Code, and removed the Roth Conversion Contribution checkbox. These new/updated fields show on the 5498 proof list, 5498 tax form, and populate in the 5498 electronic file.
- Added the ability to create a 1042-S proof list and form (via **Back Office > IRS Tax Processes > Continue to IRS Tax Forms > IRS Forms: 1042-S Foreign Person’s US Source Income Subject to Withholding, Tax Process: Proof Listing or Generate Laser Forms**).
- Added Province Code, Recipients Foreign Postal Code, Limitation On Benefits (LOB) Code, Withholding Agent’s Ch.3 Status Code, Withholding Agent’s Ch. 4 Status Code, Payer’s Ch. 3 Status Code, and Payer’s Ch. 4 Status Code fields, and added the Withholding Occurred in Subsequent Year checkbox to the 1042-S Maintenance screen (via **Back Office > IRS Tax Processes > Continue to IRS Tax Forms > IRS Forms: 1042-S Foreign Person’s US Source Income Subject to Withholding, Tax Process: Maintenance**).
- The Foreign TIN field was removed from the 1042-S Create IRS Electronic File screen (via **Back Office > IRS Tax Processes > Continue to IRS Tax Forms > IRS Forms: 1042-S Foreign Person’s US Source Income Subject to Withholding, Tax Process: Create IRS Electronic File**).

NOTE: When creating the 1042-S file please fill out all the fields on the file creation screen because they are required by the IRS.

Internet Branching

- *Previously*, when a member had the *Account balance goes below amount* eAlert setup and an automatic distribution made the balance fall below that set amount, they did not receive the eAlert notification.
 - *Now*, when a member has the *Account balance goes below amount* eAlert setup and an automatic distribution makes the balance falls below that set amount, they will receive the eAlert notification.

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Loans

Payments

- *Currently*, when a member has a scheduled loan distribution setup and they make a full loan payment via IB-ii, by default the system processes the payment as an additional payment.
 - *Now*, when a member has a scheduled loan distribution setup and makes a full loan payment via IB-ii, we added the option to change the payment default to replace the distribution. This option adds one skip to the distribution's individual skip counter. Then when the next distribution tries to occur the system will not process the payment.

NOTE: This is a global setting that would affect all loans that have a distribution setup. If interested in enabling this feature, please contact CBS support via our ticketing system.

WARNING: This feature limits one skip per full payment even if the payment was enough to cover multiple payments.

- *Previously*, when an interest-only charge-off loan payment was processed, the New Balance on the receipt displayed 0.00 even though the charge-off loan still had a balance.
 - *Now*, when an interest-only charge-off loan payment is processed, the New Balance on the receipt reflects the current charge-off loan balance.
- *Previously*, in the 5.5.3.1 release when an open-end loan was linked to a loan payment table or set for an automated payment change, the system would zero/clear the Partial Payment Amount Needed field. In the 5.5.5.1 release, we offered a setting that could be added that would not zero/clear the Partial Payment Amount Needed field if the loan payment automatically changed.
 - *Now*, when an open-end loan is linked to a loan payment table or set for an automated payment change, the system will not zero/clear the Partial Payment Amount Needed field. The Partial Payment Amount Needed field will only adjust/decrease if the payment amount decreases and the change in the payment amount will not take the partial payment amount negative. The setting added in the 5.5.5.1 release will work as described, the system will not adjust/decrease the Partial Payment Amount Needed field at all if the loan payment automatically changes.

NOTE: If you previously added the settings to not zero out the partial payment when automated payment changes are processed and would like the partial to decrease automatically to match the adjusted amount, please contact CBS support via our ticketing system.

- *Previously*, after the 5.5.5.4 release if you added a new payroll allocation the same day the loan was set up, the Get Loan Pymt Amt button under the payroll allocation would pull zero for the loan payment amount and you would either have to manually type in the payment amount or wait until

batch ran for the Get Loan Pymt Amt button to pull in the correct payment amount.

- Now, if you added a new payroll allocation the same day the loan was set up, the Get Loan Pymt Amt button under the payroll allocation will pull the loan payment amount right away, no need to wait for batch.

Types

- Added the ability to set any account type as **INACTIVE** via **Back Office > Parameters > Account Type/Rates Maint > Select Desired Type > Check the Inactive (if checked) checkbox > Accept**. If any type is set as inactive the type will be highlighted in **Red** under Account Type/Rates Maint.

If a loan type is marked as Inactive the loan type will be removed from the:

- Account Type Global Calculator drop-down (via **Loans > Calculator**)
- Loan Type Personal/Financial drop-down (via **Loans > Member Account > Loan Processing > Personal/Financial**)
- Account Type New Loan Setup drop-down (via **Loans > Member Account > Loan Processing > Loan Applications > New Loan or New Loan Without Application**),
- Account Type Loan Refinance drop-down (via **Loans > Member Account > Loan Processing > Loan Applications > Refinance**)

If a loan type is marked as Inactive the loan type will show in **Red** font under the:

- Loan Sub Maintenance/Details type of loan drop-down (via **Member Account > Maintenance > Sub Details**)
- Member Calculator account type drop-down (via **Loans > Member Account > Loan Processing > Loan Calculator**)
- Loan Application account type drop-down (via **Loans > Member Account > Loan Processing > Loan Applications > Select Old App or New Loan Application > Modify/Change**)

If an Inactive loan type is selected via the Member Calculator or Loan Application the word **INACTIVE** will display in red font next to the Account Type.

If a share, draft, certificate, IRA, or HSA type is marked as Inactive the type will be removed from the:

- New Account type dropdowns (via **Member Services > Member Account > New Account > New Share/Draft/Certificate/IRA Share/IRA Certificate/Draft HSA/Certificate HSA/Share HSA**)
- New Member Type of Share dropdown (via **Member Services > New Member > Enter SSN/EIN > Accept**)

If a share, draft, certificate, IRA, or HSA type is marked as Inactive the type will show in **Red** font under the:

- Sub Maintenance/Details type dropdowns (via **Member Account > Maintenance > Sub Details**)

NOTE: The inactive types will not be removed from the dropdowns until after batch or after parameters are reloaded (via **Back Office > Parameters > Reload Parameters > First select the Configuration Properties & Special Misc Parm**s then select the **Total Parameters and Properties Re-Initialization**). However, the inactive types that show in **Red** font or show the red **INACTIVE** message will show right away.

NOTE: The inactive types can still be selected but will show in red font or show the red **INACTIVE** message to deter the member service representative from selecting or proceeding with that type. This had to be done to preserve existing subs/types and loan applications.

- *Previously*, the Co-Signer indicator on the member inquiry and loan application screens only displayed Y (has co-signer) or N (no co-signers).

- *Now*, a third option was added, if a co-signer's Credit Bureau Association Code is set to 3-Authorized User the Co-Signer indicator on the member inquiry and loan application screens will show an A instead of a Y.

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Teller/Member Services

IRAs

- *Previously*, when an IRA certificate was set to auto-renew and dividends set to transfer to another account, the Inbound Rollovers- YTD field would be updated with the Date of Last Interest Calculations.
 - *Now*, when an IRA certificate is set to auto-renew and dividends set to transfer to another account, the Inbound Rollovers- YTD field will not be updated.
- Added new IRA parameters called **Maximum Contributions [Previous Year]** via **Back Office > Parameters > Control-IRAs**. If the current year's IRA contribution limits have changed, the new parameters allow you to retain the previous year's IRA contribution limits. Then when a contribution is made this year for the previous year the previous year's IRA limits will be used. If the previous year's IRA limits will be exceeded by the entered IRA deposit/transfer in transaction, a warning will appear stating, "You Will Exceed The Maximum Annual Contribution For This Account". This warning can be bypassed by pressing OK.

NOTE: During October's month-end the system will automatically populate the Control-IRAs previous year's maximum contribution IRA limits with the values from the current year's maximum contribution IRA limits. This is done in preparation for the upcoming new calendar year.

WARNING: If the current year maximum contribution IRA limits have changed, the credit union will need to manually update the limits at the beginning of January.

- The **Direct Transfer** transaction button located next to the Multiple Transactions button via **Member Account > Transactions** has been renamed **Quick Transfer**.

NOTE: The name change was done since Direct Transfer is usually associated with an IRA Direct Transfer, but that transaction button allows transfers between any share types.

New Account/Maintenance

- *Previously*, when you opened a new business account via **Member Services > New Member** the entered SSN/EIN only populated the Social Security Number field.
 - *Now*, when you open a new business account the entered SSN/EIN will populate the Social Security Number and Federal Tax ID# fields.
- *Previously*, when you performed maintenance on a business account or switched an individual account to a business account via **Member Account > Personal Data**, the Member Address and Business/Corporate Name were required.
 - *Now*, when you perform maintenance on a business account or switch an individual **account** to a business account, the Member Address, Business/Corporate Name, and Federal Tax ID# are required.

NOTE: This was done because the member count for business accounts is driven by the Federal Tax ID# and the Federal Tax ID# is needed for tax purposes.

Statements

- *Previously*, the **Print Co-Owner Name On Statement** parameter via **Back Office > Parameters > Control-Master** was not being honored, the co-owners always showed on member statements even if the parameter was unchecked.
Now, the Print Co-Owner Name On Statement parameter is honored so if the parameter is unchecked co-owner names will no longer show on member statements.
WARNING: If you want co-owner names to show on member statements, please confirm the **Print Co-Owner Name On Statement** parameter is checked via **Back Office > Parameters > Control-Master**.
- Added a new statement parameter called **Print Co-Signer Name On Statement Back Office > Parameters > Control-Master**, if checked will show co-signers on member statements.

Transactions

- *Previously*, when you adjusted a draft or share charge-off via a **Member Account > Transactions > Journal Vouchers > Select Draft/Share Charge-Off Sub > Adjust A Charge Off**, there was an option to adjust the Total Principal Paid and Total Interest Paid.
 - *Now*, when you adjust a draft or share charge-off there is only one option to make an Adjustment To Share Balance.**NOTE:** This was done since draft/share charge-offs do not have principal and interest, only a balance. This also fixed the issue where the Charge-Off's Current Balance did not match the Payment History Adjusted Balance when an adjustment was made to a draft/share charge-off.

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Third Parties

- The credit reporting resource guide was updated for Consumer Info Code H and G. We updated our credit bureau reporting file to adhere to the changes.
 - If the loan or charge-off has an H-Discharged through Bankruptcy Chapter 13 or G-Discharged through Bankruptcy Chapter 12 Consumer Info Code:
 - The Current Balance will report as zero.
 - The Amount Past Due will report as zero.
 - The Scheduled Payment Amount and Actual Payment Amount will report as zero.
 - The loan or charge-off record will only report one-time.**NOTE:** The current balance, amount delinquent and payment amount will remain on the loan or charge-off record, only the CBI file will report the zeros.
- Added the ability to create and send a balance file with member and loan information to RISE for their Rise Loan payments product.

NOTE: If interested in the CAMS-ii Loan Payment File (via RISE™), please contact CBS sales via our ticketing system.

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