

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

Version 5.5.6.1 Release Notice

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

Last updated on September 15, 2023, at 4:30 PM EST.

Contents

[Back Office](#)

[ACH](#)

[AIRES](#)

[Compliance](#)

[Reports](#)

[General Ledger](#)

[Loans](#)

[Forms](#)

[Teller/Member Services](#)

[Cards](#)

[New Accounts](#)

[Transactions](#)

Back Office

ACH

- *Previously*, when an ACH credit was cleared via **Back Office > Exceptions/Pendings > ACH Items** the credit amount was not being added to the member's **ACH/PR Credit 1** total via **Member Account > Personal Data > Member Services**.
 - *Now*, when an ACH credit is cleared via exceptions the credit amount is being added to the member's **ACH/PR Credit 1** total under **Personal Data**.
- In the last 5.5.6 release we added the ability to add a minimum threshold amount to not charge an Honor fee if the account balance is within the set threshold amount.

Previously, if your credit union used the automatic honor fee feature and you added a threshold amount the system would first aggregate all balances in all subs. If the aggregate balance was not enough to cover the item and the Honor fee amount, then it would determine if the item could clear without charging an Honor fee. If so, then the item would clear without an Honor fee. If not, then it would determine if the item could clear without having a negative aggregate balance exceeding the threshold amount. If the negative aggregate balance did not exceed the threshold amount, then the item would clear without an Honor fee.

- *Now*, if your credit union uses the automatic honor fee feature and you add a threshold amount, the system will first look at the sub-balance. If the sub-balance is not enough to cover the item, then it determines if the item can clear without having a negative balance exceeding the threshold amount. If the negative balance does not exceed the threshold amount, then the item will clear without an Honor fee. Then the system will aggregate all balances in all subs. If the aggregate balance was not enough to cover the item and the Honor fee amount, then it would 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.

NOTE: Basically, we added a new layer for the honor fee threshold to first look at the sub-balance before the aggregate balance.

AIRES

- Added the Paper Grade from each loan record located under **Member Account > Accounts > Loan Sub-Details** to the Loan Risk Grade column 34/AH on the AIRES loan file found under **Back Office > Utilities > AIRES - Export Files**.

Compliance

- Added the ability to remove the “Escrow Shortage Payment Coupon” from the annual escrow account disclosure statement.

NOTE: The reason for the enhancement comes from verbiage in the newly updated 12 CFR 1024.17(f)(5) where it states that you cannot request a lump-sum payment for an escrow shortage.

NOTE: If interested in removing the escrow shortage page or editing the escrow verbiage on your annual escrow account disclosure statement, please contact CBS support via our ticketing system.

Reports

- *Previously*, on the **MEMBER SHARES IN EXCESS OF \$100,000** report, members that had the same beneficiaries on multiple accounts did not have the correct insured/uninsured totals based on NCUA requirements.

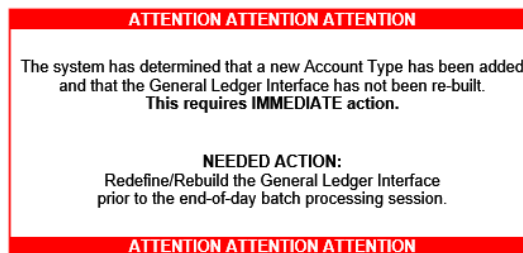
Previously, on the **MEMBER SHARES IN EXCESS OF \$100,000** report, members that had a single beneficiary did not have the correct insured/uninsured totals based on NCUA requirements.

- *Now*, on the **MEMBER SHARES IN EXCESS OF \$100,000** report, members insured totals will reflect up to \$250,000 per unique primary beneficiary.
- *Previously*, on the **ACCOUNT SUMMARY RECAP** report, the credit score additional information section had three totals:
 - Active & Non-Zero Balance
 - Closed or Zero Balance
 - TOTALS
- *Now*, on the **ACCOUNT SUMMARY RECAP** report, the credit score additional information section has five totals:
 - Active & Non-Zero Balance
 - Active & Zero Balance
 - Closed & Non-Zero Balance
 - Closed & Zero Balance
 - TOTALS

General Ledger

- *Previously*, when a new account type was added via **Back Office > Parameters > Account Types/Rates Maint** and the GL interface was not rebuilt via **GL > System Tasks > Interface to CAMS > Accept > Redefine/Rebuild Interface** when your credit union received a new release it caused the new GL entries for the new type to hit invalid GL 0000-000.001. This required us to delete the GL entries in the back end and a one-sided entry to be made.
 - *Now*, when a new account type is added, and the GL interface is not rebuilt you will see the below message under **GL > Transactions** until you have fully rebuilt the interface by accepting through each page and adding the needed GLs.

NOTE: This was done to try to help prevent the invalid 0000-000.001 GL entries from occurring, but they can still occur if this new message is not handled before a new release is deployed.



[TOP](#)

Loans

Forms

- *Previously*, when you tried to get multiple signatures on a form via a signature pad sometimes you would receive an error message stating, "The selected teller can only handle one signature at a time. The submit buttons will be hidden until only one signature is selected, or a suitable teller is selected." This message would require you to only select one signature box at a time.
 - *Now*, when you try to get multiple signatures on a form via a signature pad you will no longer receive that error and can acquire more than 1 signature at a time.

[TOP](#)

Teller/Member Services

Cards

- Added the ability to generate non-sequential/random card numbers for Fiserv and COOP clients via **Member Account > Maintenance > Card Services > Add New Card > Get Card Number**.

NOTE: The reason for this enhancement is to help combat brute force attacks on bins.

NOTE: If interested in the CAMS-ii Random Debit Card #s (Fiserv & CO-OP) feature, please contact CBS sales via our ticketing system.

New Accounts

- Added the ability to override the automatic assigned account number feature when adding a new member/account via **Member Services > New Member > Enter SSN/EIN > Select Override Automatic Assignment** checkbox > Enter Desired **Account Number**.

NOTE: The reason for this enhancement is to allow members/accounts opened outside of CAMS-ii to be added to CAMS-ii with the same account number.

WARNING: This feature can only be enabled if your **Automatic Account Number Assignment** parameter is set to option B, C, D, or E via **Back Office > Parameters > Control-Master**.

NOTE: If interested in the CAMS-ii Override Automatic Account Number Assignment feature, please contact CBS sales via our ticketing system.

- The **SSN/EIN** input field under **Member Services > New Member** has been changed to state **ENTER THE Social Security Number OR Employers Identification Number**.

Transactions

- *Previously*, when a transaction wizard was completed via **Member Account > Transactions > Transaction Wizard** for a normal HSA withdrawal journal voucher via **Member Account > Transactions > Journal Vouchers > Select HSA Sub > Adjust Withdrawals > Normal** the Current Year – Normal Distributions field was not updated.
 - *Now*, the Current Year – Normal Distributions field will update when a transaction wizard is completed on a normal HSA withdrawal journal voucher.

[TOP](#)

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[TOP](#)