

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

Version 5.5.7 Release Notice

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

Last updated on May 14, 2024, at 10:56 AM EST.

## Contents

### [Back Office](#)

[ACH](#)

[CBI File](#)

[Compliance](#)

[Notices](#)

[Reports](#)

[Taxes](#)

[Teller Security](#)

### [General Ledger](#)

### [Internet Branching](#)

### [Loans](#)

[Credit Cards \(In-House\)](#)

[Forms](#)

[Maintenance](#)

[New Loan Setup](#)

[Personal/Financial](#)

[Transaction History](#)

[Transactions](#)

### [Teller/Member Services](#)

[ATM/Debit Cards](#)

[Maintenance](#)

[New Accounts](#)

[Non-Members](#)

[Statements](#)

[Transactions](#)

---

## Back Office

### ACH

- Added the ability to stop warehoused ACH items from automatically posting at batch. The warehoused ACH items will post the next time ACH is posted automatically or manually.

**NOTE:** If interested in stopping warehoused ACH items from posting at batch please contact CBS support via our ticketing system.

- *Previously*, warehoused ACH bill pay items dated the 1<sup>st</sup> were not being included in the current month bill pay totals via **Member Account > Personal Data** (name record) > **Internet Branching** (blue hyperlink) > **Billpay Activity-MTD (current month)**. The warehoused ACH bill pay was being counted as bill pay activity for the previous month. This caused members to receive a bill pay flat fee when they should not have been charged.
  - *Now*, warehoused ACH bill pay items dated the 1<sup>st</sup> will be included in the Billpay Activity-MTD (current month) totals.

## CBI File

- Added the Interest Type Indicator to field 28 in the base segment of the CBI file created via **Back Office > CBI > Create Export File > Accept**. The Interest Type Indicator is based on the loan's account type variable loan rate checkbox via **Back Office > Parameters > Account Type/Rates Maint > Account Type Selection: Loans > Select Loan Type, Variable Loan Rate**, if checked will state V for Variable in the file, if not checked will state F for Fixed in the file.
- *Previously*, the CBI zip file had to be manually created after month-end batch via **Back Office > CBI > Create Export File > Accept**.
  - *Now*, the CBI zip file will auto-create during month-end batch and store in the CAMS-ii transfer folder via **Back Office > Utilities > CAMS-ii Transfer Folder > cucbitfl.zip**. The system will keep the last 13 files in the CAMS-ii transfer folder. They will be named cucbitfl.zip for the current/newest file and cucbitfl.zip1-12 where the 12th is the oldest file. The oldest file will be overridden when the next manual or batch CBI file runs.
- *Previously*, when CBI zip file was manually created after month-end via **Back Office > CBI > Create Export File > Accept** the file would only go to the C drive under the cbs folder.
  - *Now*, when the CBI zip file is manually created it will also store in the CAMS-ii transfer folder via **Back Office > Utilities > CAMS-ii Transfer Folder > cucbitfl.zip**.
- *Previously*, the Trailer Record in the CBI pdf file that was viewed via **Back Office > CBI > View Export File > Accept** had the N1 and K2 totals cut off and the other TOTAL CODE totals were missing.
  - *Now*, the Trailer Record in the CBI pdf file shows the N1, K2, and other TOTAL CODE totals.
- *Previously*, the Trailer Record in the CBI zip file that was created via **Back Office > CBI > Create Export File > Accept** had incorrect totals and were in the wrong positions.
  - *Now*, the Trailer Record in the CBI file has been updated to show correct totals in the proper positions and has totals that were previously missing.
- *Previously*, the Record Date and Time entries did not always show the proper date in the CBI file via **Back Office > CBI > View Export File > Accept**.
  - *Now*, every Record Date and Time entry in the CBI file will have the proper date and time which is the date the credit bureau file was created.
- *Previously*, the actual payment reported in the CBI file that was created via **Back Office > CBI > Create Export File > Accept** was the loan record payment amount without the cents.
  - *Now*, the actual payment amount reported in the CBI file is the actual amount paid in the reporting period.

**NOTE:** The reporting period is from the first day to the last day of the month for the CBI files created automatically at month end. If the CBI file is manually created between the 1<sup>st</sup> thru the 10<sup>th</sup> of the month the actual payment amount will be the amount paid in the previous calendar month.

## Compliance

- The "Escrow Shortage Payment Coupon" will now follow the last page of the escrow statement.

**NOTE:** The reason for the enhancement comes from Regulation X where the lump sum request cannot be a part of the annual escrow statement and states it is an entirely voluntary option.

**NOTE:** We also suggest changing the escrow shortage payment coupon and escrow computation verbiage to accommodate the changes to Regulation X. If interested in editing the verbiage, please contact CBS support via our ticketing system.

- Added the ability to remove the credit union name, total payment amount, and signature lines from the escrow shortage coupon.

**NOTE:** If interested in removing any of those items please contact CBS support via our ticketing system.

- Added a daily report called LISTING OF BYPASSED NSF's that shows draft and ACH re-presented items that were not charged an NSF fee that day because they were already charged an NSF fee.
  - The system looks at the last 6 months of ACH and draft items that have received an NSF fee.
  - Then if an ACH item comes in with the same base and sub and the same amount and company name with an entry description that has RETRY in it, we will not charge an NSF fee on that item, but it will still kick out as an ACH exception.
  - Then if a draft item comes in with the same base and sub and the same amount and draft # we will not charge an NSF fee on that item, but it will still kick out as a draft exception.
  - The system will also check if the same draft item first came through ACH but then through the draft file and vice versa. The RETRY entry description criteria is not used if the ACH item has a draft #.
  - If the NSF fee is bypassed, a MEMO TRANSACTION will be added to the member's transaction history. If it is a draft item, the memo will state Bypassed NSF DRAFT with the amount and draft #. If it is an ACH item, the memo will state Bypassed NSF ACH with the amount and company name. If it is an ACH item with a draft number, the memo will state Bypassed NSF Draft/ACH with the amount, draft #, and company name.
  - The system will purge the ACH and draft records that have received an NSF fee after 12 months. The deleted entries will be shown in the monthly PHYSICALLY DELETE PURGED ACCOUNTS report under the new/last section called DELETE CUPREVNFSF RECORDS.

**NOTE:** the records that are deleted are only the records that are used to determine if the item was previously presented. The actual transaction and/or NSF fee/memo will still show on the member's transaction history.

**NOTE:** The reason for the enhancement comes from potential compliance issues with charging multiple non-sufficient funds fees for the same item.

- *Previously*, when an item would clear an account that caused an ODP fee, the fee would post before the transaction.
  - *Now*, in various scenarios the fee will be posted after the transaction.
- Added a new ODP monthly cap option. The cap will be based on the number of items/ODP fees charged to the sub account for that month. When the cap has been reached the system will auto-change the member's ODP status to a new status called M-Privilege Suspended (exceeded monthly cap) and will not change back until the next month. The new parameter is under **Back Office > Parameters > Control-Drafts > ODP Monthly Cap**.

## Notices

- Added the ability to change the default print notice form type via **Back Office > Reports > Notices > Print Notices > Accept > Print Notice Form(s)** drop-down. The default is **All Notices**; however, it can be changed to any value including the new value of No Value Selected.

**NOTE:** The setting can be changed via **Back Office > Parameters > CAMS-ii System Properties > Property Name: print\_notices\_form\_default\_option > select the property and type the desired default option into the Property Value, it must match the print notice form(s) drop-down name exactly > Accept**.

- *Previously*, when a certificate was set to be renewed into a certificate type with a different term, than the original term the NEW MATURITY DATE on the CERT. MATURITY/RENEWAL NOTICE would reflect the existing term, not the new renewal term.
  - *Now*, the MATURITY DATE on the CERT. MATURITY/RENEWAL NOTICE will reflect the new certificate term.

## Reports

- Added the **Requested By Teller ID** and **From Terminal Number** to the end of all reports that are created on-demand via CAMS-ii.

**NOTE:** The reason for the enhancement is to know who created the report because the Teller ID under the DRM may display as 0000 in some scenarios.

- *Previously*, when a **Misc. Adjustment** or **Charge Off Account** journal voucher was completed on an in-house credit card via **Member Account > Transactions > Journal Vouchers > Select In-House Credit Card** the system logged the transaction on the daily FILE MAINTENANCE REPORT for the OLD DATA as blank/zeros and all fields were displayed including fields that had not been altered.
  - *Now*, when any journal vouchers are completed for an in-house credit card the report shows the OLD DATA and only the fields that were changed by the transaction.
- *Previously*, when an **Adjust Loan Advances, Adjust Late Fee, Adjust Insurance Premium, or Charge Off Account** journal voucher was completed on a loan sub via **Member Account > Transactions > Journal Vouchers > Select Loan Sub** the system logged the transaction on the daily FILE MAINTENANCE REPORT for the OLD DATA as blank/zeros and all fields were displayed including fields that had not been altered.
  - *Now*, when any journal vouchers are completed for a loan sub the report shows the OLD DATA and only the fields that were changed by the transaction.
- *Previously*, when you accessed certain reports in the DRM (printer on level 1) the report would be password protected which would not allow the report to be edited in any way including the ability to add comments, copy/paste data, convert data to Excel, and add your desired password. This also occurred when you used the Multi-Print feature in the DRM which combined multiple reports into one report/pdf.
  - *Now*, when you access new reports in the DRM they will no longer be password protected including the reports you combined into one. This will allow you to edit the report as needed.
- Added entries to the FILE MAINTENANCE REPORT when Dep/Seg Code and/or Description is added, edited, and/or deleted via **Back Office > Parameters > Dept/Seg Code Maint**. The dept/seg record number is the account number on the report, the account description on the report is DEPT SEG, the field changed descriptions will be Dept/Seg Added or Edited or Deleted Code or Desc, the old data will be the previous Code or Description, the new data will be the new Code or Description.

```

DATE 5-MAR-2024 12:12:14                                CBS & SUPPORT                                PAGE 2
***CUP498***                                           FILE MAINTENANCE LOG
ACCOUNT  ACCOUNT  PAYROLL TELL  CHANGE  LAST
NUMBER  DESCRIPTION  CDE PRI NUMB  TIME    CHANGE
----- FIELD CHANGED ----- OLD DATA ----- NEW DATA -----
16  DEPT SEG      0121 12:14:17 05MAR24 [Teller Name: *** FOR CBS USE *** ]
    Dept/Seg Deleted Code
    Dept/Seg Deleted Desc
20  DEPT SEG      0121 12:14:42 05MAR24 [Teller Name: *** FOR CBS USE *** ]
    Dept/Seg Edited Code
    Dept/Seg Edited Desc
76  DEPT SEG      0121 12:12:05 05MAR24 [Teller Name: *** FOR CBS USE *** ]
    Dept/Seg Added Code
    Dept/Seg Added Desc
                                           JBL1
                                           JBL1
                                           IRS
                                           IRS

```

- *Previously*, in 5.5.6 we always showed the cross-footing error message, all file maintenance changes to SSN/EIN, and the *Cross-footing Totals Accumulated* on the last page of the MONTHLY MEMBERS REPORT.
  - *Now*, the above items will only show if last month's member total, minus the current month's closed members, plus the new and re-opened members total does not equal the current members month-end total.
- When the Contains Text filter is used in the DRM/elimages, a new warning states "*When filtering contains text the number of documents searched is based on your viewable rows selection, if you want to search for more documents select the Next button*". This was added to let the user know that all searched matches may not show on the first page but could be on the next several pages.
- The Document Description drop-down order under the DRM/elimages has been changed to be in Alphabetical order and is no longer case-sensitive. For example, the eDeposit REPORTS will now be with the E's not the last report on the list.
- *Previously*, when the GENERAL LEDGER TRIAL BALANCE was created via **GL > Reports > Trial Balance** the report included GLs that had no activity or a balance.
  - *Now*, the GENERAL LEDGER TRIAL BALANCE will exclude any GLs that have not had any activity or a balance based on the date range selected.

## Taxes

- *Previously*, in the 5.5.5 release when 1098s were automatically created for a loan that was added during the current tax year BOX 2 - OUTSTANDING MORTGAGE PRINCIPAL on the 1098 form started populating the loan balance as of the loan origination date, but the balance did not populate in the 1098 IRS electronic file.
  - *Now*, when 1098s are automatically created for a loan that was added during the current tax year, the loan balance as of the loan origination date will show in the 1098 IRS electronic file.
- Added a TOTAL MORTGAGE INSURANCE REPORTED dollar total to the CREATE TAPE FILE- - 1098s report. This report gets created and added to the DRM when the 1098 electronic file is manually created via **Back Office > IRS Tax Processes > Continue to IRS Tax Forms > IRS Forms: 1098 Mortgage Interest Paid Forms, Tax Process: Create IRS Electronic File > Accept**. The TOTAL MORTGAGE INSURANCE REPORTED is the total dollar amount of BOX 5- MORTGAGE INSURANCE PREMIUM from the 1098 forms that are in the electronic file.

## Teller Security

- Added a teller override when a teller over/short transaction is done via **Teller > Balancing > Cash Drawer Transactions > Drawer Shortage or Drawer Overage**.
 

**NOTE:** To disable the Teller Over/Short override for your credit union please contact CBS support via our ticketing system.
- Added a teller override when the transactions button via **Member Account > Transactions** is accessed on a closed account where the personal data record has a D-Closed Account Status, and the account does not have a charge off.
 

**NOTE:** To disable the Closed Account override for your credit union please contact CBS support via our ticketing system.
- If your credit union is configured to require teller overrides, we added an Override Authority button to **Teller ID Maintenance** via **Back Office > Parameters > Teller ID Maintenance > Select Teller ID**. This button was added to replace the **Has Override Authority** level 0-9 drop-down under teller maintenance which was also removed during this release.

- The Override Authority button has a list of all the CAMS-ii teller overrides grouped by the category in CAMS-ii such as Teller/Member Services, Loans, Back Office, GL, and Information.
- It gives you the option to enable or disable a certain teller override for others and/or yourself such as having the ability to override frozen accounts for others but not for yourself.
- It has the option to enable or disable all overrides for others and/or self or just by the desired headers such as only giving override authority for loan-related items. Basically, it gives you the flexibility to pick and choose what items each teller can override.
- There is also an option to Copy From another teller ID so if you have a loan teller ID set up with the desired overrides instead of having to manually select the same overrides on another teller ID you can just use the Copy From button. However, be aware when you use this feature as soon as you select the Copy From teller ID those override changes save immediately, there is no need to press Accept Changes after selection.
- When a new teller is added it works like Menu Security where no Override Authority is given until you select the desired overrides or use the Copy From feature.
- If you hover over the override descriptions it will give you an alternative description of the override.
- When attempting to complete an override with a Teller ID that does not have override authority for that specific override the red override warning will now state, “*The Teller ID entered is Not Authorized*” instead of the previous warning of “*The Teller ID entered is Invalid*”.

**NOTE:** When this release is deployed: If the teller previously had their **Has Override Authority** drop-down set to 1-9 then the For Others column for every override will automatically be checked.

- If the credit union has the property that allows tellers to override themselves enabled, then the For Self column will also be automatically checked for every override.
- If that property is disabled, then the For Self column will automatically be unchecked for every override.

If the teller had their **Has Override Authority** drop-down set to 0 then the For Others and For Self columns will automatically be unchecked for every override.

	<b>Authorization</b>	
	<b>For Others</b>	<b>For Self</b>

<b>Teller/Member Services</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
-------------------------------	-------------------------------------	-------------------------------------

Account Transactions Frozen	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cash Details Drawer Balancing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Certificate Penalty Override	<input type="checkbox"/>	<input checked="" type="checkbox"/>

---

<b>Loans</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
--------------	-------------------------------------	-------------------------------------

Loan Application Already In Progress	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Status Change On Approved Loan Application	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Verification of Application Deletion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Verification of Large Loan Approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

<b>Back Office</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
--------------------	-------------------------------------	-------------------------------------

Account Type Deletion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
AIRES Purpose Codes Deletion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

---

## General Ledger

- *Previously*, when you entered &LT or &GT under several fields in **GL** such as the **Comment/Reference** field under **General Journals** and **YTD Posted Trans** and the **Account Description** field under **Chart of Accounts** when you went back in to look at that field it would display as < or >.
  - *Now*, when you enter &LT or &GT under the **GL Comment/Reference** and **Account Description** fields when you go back in to look at the field it will still display as &LT or &GT.
- *Previously*, the system would allow you to renew a negative or zero balance certificate via **Member Account > Maintenance > Certificate Sub-Renew** which could pay an invalid dividend amount and cause an invalid 0000-000.001 GL entry.
  - *Now*, the system will not allow you to renew a negative or zero balance certificate, the Renew button will be greyed out.
- Added the Reason/Purpose for reversed GL entries to the GENERAL LEDGER TRIAL BALANCE report created via **GL > Reports > Trial Balance** and GL CSV Export via **GL > Inquiry > YTD Posted Trans > Accept > Enter Account Number, Desired Date Range > Accept > Export**.
- *Previously*, when trying to print manual GL entries via **GL > Inquiry > YTD Posted Trans > Accept > Enter Account Number, Desired Date Range > Accept > Select GL to GL entry > Format For Printing** (blue hyperlink) the print screen would be blank.
  - *Now*, when trying to print manual GL entries the print screen will show the GL entries and the Print (blue hyperlink) can be used to print the entries.
- *Previously*, when viewing/filtering GL entries via **GL > Inquiry > YTD Posted Trans > Accept > Enter Account Number, Desired Date Range > Accept > Select GL Entry >** sometimes the incorrect entries/amounts would show.
  - *Now*, when viewing/filtering GL entries the proper entries/amount will show.
- *Previously*, when the Rows Limiter was increased via **GL > Inquiry > YTD Posted Trans > Accept > Enter Account Number, Desired Date Range > Accept > Select GL Entry > Change Rows Limiter > Filter** the only way to see the additional entries was by selecting the Next button and then the Previous button.
  - *Now*, when the Rows Limiter filter is increased as soon as the Filter button is selected will show all the new entries, no need to select the Next and then Previous buttons.

[TOP](#)

---

## Internet Branching

- *Previously*, in 5.5.6 an option was added to change the payment default to replace a distribution when a member had a scheduled loan distribution setup in CAMS-ii and they made a full loan payment via IB-ii. However, in cases where only a partial distribution was posted due to not having enough funds, this caused the Distribution Transfer Amount to show an amount that was less than the Original Post To Amount, which is typically fine, but if an IB-ii payment was then made to satisfy the needed amount to advance the due date, the partial Distribution Transfer Amount did not reset back to the Original Post To Amount and caused the next distribution to be short which could then cause the loan to become delinquent.

- *Now*, when the CU has the payment default set to replace a distribution and an IB-ii payment is made that satisfies the needed payment amount to advance the due date, the Distribution Transfer Amount resets to the Original Post To Amount.
- Added the ability for additional payment options on IB-ii for in-house credit cards. When an in-house credit card is selected for a transfer on IB-ii, members now see options for Minimum Payment, Statement Balance/Remaining Statement Balance, Balance, and Other Amount. The same options can also be used to set up recurring IB-ii transfers and the corresponding amount will be posted. When the payment amount due has been satisfied, the payment amount will show 0.00. If a partial payment is made, it decreases to the partial remaining payment due. The statement balance will decrease as payments are made towards it, and a banner displays the remaining statement balance to pay to avoid finance charges.

To Account  
27 Credit Card Payment: \$25.00 Balance: \$11,992.01 ▼

Transfer Funds To Another Member's Account

Account Number

Account Type

Pay the statement balance of \$\$11,992.01 by 03/28/2024 to avoid interest charges on your purchases.

\$25.00  
Minimum Payment

\$11,992.01  
Remaining Statement Balance

\$11,992.01  
Balance

Other Amount

Amount \*  
\$25.00

Memo  
Optional description.

- *Now*, when a regular loan payment is selected for a transfer on IB-ii, members will see options for Regular Payment, Payoff Amount, and Other Amount. The Regular Payment and Other Amount can be used to set up recurring IB-ii transfers. However, the Payoff Amount can only be set for a one-time transfer.

To Account  
20 HELOC Payment: \$295.31 Payoff: \$22,301.91 ▼

Transfer Funds To Another Member's Account

Account Number

Account Type

\$295.31  
Regular Payment

\$22,301.91  
Payoff Amount

Other Amount

Amount \*  
\$295.31

Memo  
Optional description.

---

## Loans

### Credit Cards (In-House)

- Added the ability to charge an overlimit fee for in-house credit cards when the member goes over their credit card limit via **Back Office > Parameters > Account Type/Rates Maint > Loans > Select In-House Credit Card Type > Credit Card Type Config** (blue hyperlink) > **Overlimit Fee**. This fee will be charged at batch when the card goes over-the-limit, and the system will not charge another overlimit fee until another statement cycle has passed. We also added Overlimit Fees MTD and Overlimit Fees YTD fields under the in-house credit card details.

**NOTE:** If an overlimit fee amount is added, make sure you link the fee to the desired general ledger via **GL > System Tasks > Interface To CAMS > Accept > Redefine/Rebuild Interface > Override > Accept** through each screen until you reach the Transaction Based Activity section > Input the desired GL under **Overlimit Fee (Credit Cards) > Accept**.

- Added the ability to charge a cash advance fee for in-house credit cards when the member completes a credit card advance via **Back Office > Parameters > Account Type/Rates Maint > Loans > Select In-House Credit Card Type > Credit Card Type Config** (blue hyperlink) > **Cash Advance Fee Percentage and Minimum Cash Advance Fee**. This fee will be charged at the time the advance is completed either via multi-tx or credit card advance transaction. The fee can be based on a percentage of the cash advance amount and/or a flat fee amount. If both methods are used the system will charge the greater fee amount. For example, if the cash advance fee percentage is set to 3% and the minimum cash advance fee is set to \$10 and a cash advance for \$500 is done a \$15 cash advance fee will be charged since that is 3% of the cash advance amount which is greater than the \$10 minimum cash advance fee amount.

**NOTE:** If a cash advance fee percentage and/or amount is added, make sure you link the fee to the desired general ledger via **GL > System Tasks > Interface To CAMS > Accept > Redefine/Rebuild Interface > Override > Accept** through each screen until you reach the Transaction Based Activity section > Input the desired GL under **Cash Advance Fee (Credit Cards) > Accept**.

- Added the ability to charge a minimum finance charge for in-house credit cards via **Back Office > Parameters > Account Type/Rates Maint > Loans > Select In-House Credit Card Type > Credit Card Type Config** (blue hyperlink) > **Minimum Interest Charge**. For example, if the system calculates a finance charge of \$1 based on the member's credit card balance, this new setting can require the member to pay at least \$5 in interest. They would be charged \$5 vs the calculated amount of \$1.
- Added the ability to change the Payment Calculation Method for in-house credit cards via **Back Office > Parameters > Account Type/Rates Maint > Loans > Select In-House Credit Card Type > Credit Card Type Config** (blue hyperlink) > **Payment Calculation Method**. *Currently*, the payment is calculated as a percent of the balance after fees are added.
  - *Now*, we offer the ability to calculate the payment as a percent of the balance before fees are added such as an overlimit fee or a finance charge.
- Added the ability to set up an in-house credit card distribution via **Member Account > Maintenance > Payroll/Distribution** to always pull the card's current balance, the minimum payment due, or the last statement balance when the distribution occurs. When the To Account Number is an in-house credit card a new Override Distribution Amount drop-down will appear where you can choose what amount you would always want to pull when the distribution occurs. If you select options C-Current Balance, M-Minimum Payment Due, or S-Statement Balance we suggest setting the distribution amount to zero so the system will default to the selected override distribution amount when the transfer occurs.

**NOTE:** The distribution can still be added with a set payment amount, you would just choose option N-Do Not Use An Override Amount under the new Override Distribution Amount drop-down. All current in-house credit card distributions will be set to option N by default.

**NOTE:** Distributions linked to in-house credit cards advance the distribution's next posting date even if the funding account does not have the needed funds or partial funds for the requested amount and will not try to pull additional funds until the next distribution date.

- Added the ability to show the in-house credit card type's current interest rate via **Back Office > Parameters > Account Type/Rates Maint > Loans > Select In-House Credit Card Type, Lower/Current Rate** on the member's inquiry screen via **Member Account > Inquiry > Member Balances**.

**NOTE:** If interested in adding the loan type's current rate to the member's inquiry screen for in-house credit cards, please contact CBS support via our ticketing system.

- Added the ability to import and attach additional documents to in-house credit card statements that go to IB-ii such as a credit card disclosure. The import process is via **Back Office > Utilities > eDocument Maintenance > Import Documents > Type: CCSTMTBACK**. The attached process is via **Back Office > Utilities > eDocument Maintenance > Package Setup > Package Type: CCSTATEMENT**. We also changed the description of the eDoc credit card statement from "Statement For Period End XX/XX/XXXX" to "Credit Card Statement For Period End XX/XX/XXXX."

**NOTE:** If interested in adding a document to in-house credit card eDoc statements, please contact CBS support via our ticketing system.

- *Previously*, late fees for in-house credit cards were only based on the late fee amount under the loan type via **Back Office > Parameters > Account Types/Rates Maint > Account Type Selection: Loans > Select Credit Card Type > Credit Card Type Config** (blue hyperlink) > **Late Fee Amount**.
  - *Now*, the late fee amount is still being looked at, but it also factors in the previous month's payment amount and the minimum payment amount on the loan type.
    - If the previous month's payment amount is less than the late fee amount and there is a minimum payment amount set under the credit card type via **Back Office > Parameters > Account Types/Rates Maint > Account Type Selection: Loans > Select Credit Card Type > Credit Card Type Config** (blue hyperlink) > **Minimum Payment Amount**. Then the late fee will be the amount of the minimum payment amount. Example: If the minimum payment is \$10, the late fee is \$25 and the previous month's payment amount is \$12.55 then a \$10 late fee will be charged, which is the minimum payment amount.
    - If the previous month's payment amount is less than the late fee amount and less than the minimum payment amount OR the minimum payment amount is not used (0.00). Then the late fee will be based on the previous month's payment amount. Example 1: If the minimum payment is \$10, the late fee is \$25 and the previous month's payment amount is \$9.55 then a \$9 late fee will be charged, which is the previous month's payment amount. Example 2: If the minimum payment is \$0, the late fee is \$25 and the previous month's payment amount is \$12.55 then a \$12 late fee will be charged, which is the previous month's payment amount.
    - If a loan has a balance less than the minimum payment amount and the desired result is to not charge a late fee. Then the minimum balance for late charge will need to be set to the same amount as the minimum payment amount via **Back Office > Parameters > Account Types/Rates Maint > Account Type Selection: Loans > Select Credit Card Type > Credit Card Type Config** (blue hyperlink) > **Minimum Balance for Late Charge**. Example: If the minimum balance for the late

charge is \$10, the minimum payment is \$10, the late fee is \$25, the loan balance is \$8.55 and the previous month's payment amount is \$8.55 then a late fee will not be charged since the balance of the loan is less than the minimum balance for late charge.

- If a loan has a balance less than the minimum payment amount and the desired result is to charge a fee, then nothing additional is needed and the late fee will be the previous month's payment amount. Example: If the minimum balance for the late charge is 0.00, the minimum payment is \$10, the late fee is \$25, the loan balance is \$8.55 and the previous month's payment amount is \$8.55 then a \$8 late fee will be charged, which is the previous month's payment amount.

**NOTE:** this was done to comply with Regulation Z where the late fee cannot be more than the payment amount.

- *Previously*, when a payment was made for an in-house credit card that had loan protection/insurance premium, the premium was not collected, and the accrued amount would increase each month.
  - *Now*, any insurance premium that was previously accrued will be collected with the next in-house credit card payment. However, going forward, loan protection/insurance premiums for in-house credit cards will no longer accrue and they will be added to the in-house credit card balance when a credit card statement is cut. This change will also change the day the loan protection accruals run. *Previously*, they would accrue at the end of the month; however, now the loan protection accruals for all other loan types will accrue when credit card statements run.
- *Previously*, there was only one partial payment needed field so when an in-house credit card was delinquent more than 2 months, and a payment was made that satisfied a previous payment amount but not the total partial due the due date would not advance.
  - *Now*, there are 12 credit card partial needed fields so when an in-house credit card is delinquent more than 2 months, and a payment amount is made that satisfies a previous payment amount the due date will advance.
    - Because there are now 12 new partial fields several items were updated, please see below for the updated items.
      - When a statement is created, if there is still a Payment Amount, that amount would move to the Credit Card Partial Needed – Month 01 field and a new payment amount would be calculated. If a payment still has not been made and another statement is created the amount from the Credit Card Partial Needed – Month 01 will move to the Credit Card Partial Needed – Month 02 field and the Payment Amount will move to the Credit Card Partial Needed – Month 01 field and a new Payment Amount is calculated.
      - When a payment is collected by any payment avenue it will collect the oldest (#12) partial needed first then move to the newest (#1) partial fields then to the payment amount.
      - The old partial payment amount needed field will now only have a value in it if there was a partial payment made to the current payment amount.
      - On the mult-tx loan payment screen we updated the Partial Payment Amount to reflect the total of all the partial payment amounts.
      - On the mult-tx loan payment screen we updated the Payment Amount to reflect the total amount due which is the total of all the partial payment amount fields plus the payment amount.
      - This also changed the way delinquent credit cards are reported. They will now be based on each partial/payment past due like regular loans instead of just one lump sum.
      - The Payment Amount that gets sent up to IB-ii will be the minimum due which is the total of all partial payments amount plus the current payment amount.

- We updated the `billing_minimum_amount_due` and `billing_total_amount_due` on the Repay BLF to be the minimum due which is the total of all partial payments amount plus the current payment amount.
- *Previously*, when an in-house credit card payment was reversed via **Member Account > Transactions > Journal Vouchers > Select In-House Credit Card Sub > Misc. Adjustment > Continue** > Input **Adjustment Amount**, check the **Loan Payment** checkbox the Payment Amount under the credit card would change back to the Payment Amount that was on the loan record before the original payment was made.
  - *Now*, when an in-house credit card payment is reversed via a journal voucher if any partial amounts were satisfied when the payment was made the Payment Amount under the credit card will be changed to the total amount that was satisfied. For example, if a credit card has 3 payments due and the payment amount is \$10 the member owes a total of \$30. The \$10 is shown in the Payment Amount, Credit Card Partial Needed – Month 01 and Month 02 fields. Then a \$30 payment is made to satisfy all 3 payments which changes the payment amount and partial fields to zero. Then the \$30 payment is reversed via a journal voucher so the payment amount field will now reflect the \$30.

## Forms

- Added the ability to map the collateral address to loan forms via new loan setup or loan maintenance.
 

**NOTE:** If interested in mapping the collateral address to existing mapped forms, please contact CBS support via our ticketing system.
- *Previously*, when a loan calculator was created with a Security/Model Year of NA/Unsecured and a loan was set up with that loan calculator, the Auto Year showed a -2 on the new loan setup screen which carried over to the loan forms.
  - *Now*, when a loan calculator is created with a Security/Model Year of NA/Unsecured when the loan is set up the Auto Year will be blank on the new loan and the loan forms.

## Maintenance

- *Previously*, when you tried to add or edit a co-signer to a loan via **Member Account > Maintenance > Details-Loan Sub > Co-Signers**, and the items below were true,
  - the co-signer had an MLA Certificate ID
  - the co-signer did not have an MLA Certificate Date
  - the Save MLA Snapshot checkbox was checked
 You would receive a 911 major error and the co-signer or the changes to the co-signer record were not saved.
  - *Now*, when you try to add or edit a co-signer and they have an MLA Certificate ID but do not have an MLA Certificate Date or vice versa you will receive a warning stating, “*Missing or Invalid MLA Information*”. The error explanation states, confirm that the MLA Certificate Date and the MLA Certificate ID have a valid value in the Co-Signers Personal Data Maintenance record OR uncheck the Save MLA Snapshot checkbox to continue.

**NOTE:** Basically, the MLA Certificate ID and MLA Certificate Date are both required if a Certificate ID is present before the system will save the MLA snapshot to the co-signer record.

## New Loan Setup

- *Previously*, when a new loan is added via **Loans > Member Account > Loan Processing > New Loan (Application) or New Loan Without Application** and the Loan To Value Ratio % was larger than 000.0000000, when the Accept button was selected a 911 major error would occur.
  - *Now*, when a new loan is added with too large of a Loan To Value Ratio % a warning stating, “*Invalid Loan To Value Ratio %*” will occur. The error explanation states the value is too large and the Appraised Value or Loan Amount can be changed to correct the ratio.

- *Previously*, when a new loan is added via **Loans > Member Account > Loan Processing > New Loan (Application) or New Loan Without Application** and the Debt To Income Ratio % was larger than 000.0000000, when the Accept button was selected a 911 major error would occur.
  - *Now*, when a new loan is added with too large of a Debt To Income Ratio % a warning stating, “*Invalid Ratio %*” will occur. The error explanation states the ratio is too large and change the LTV % and/or DTI % ratio to a smaller value.

**NOTE:** The reason the Debt To Income Ratio % warning is more generic is to cover if the Loan To Value Ratio % and the Debt to Income Ratio % are both too large at the same time.

- *Previously*, when a loan user-defined drop-down was set as a required field under a certain loan type via **Back Office > Parameters > Account Type/Rates Maint > Loans > Select Loan > Required New Loan Setup Fields** (blue hyperlink) when a loan was created without a drop-down option chosen via **Loans > Member Account > Loan Processing > New Loan (Application) or New Loan Without Application** the system would allow the required drop-downs to be bypassed.
  - *Now*, when a new loan is added and the required user-defined drop-downs are not selected, a warning stating missing or invalid values occurs and the items must be corrected before the system will allow you to continue. The drop-downs will also be highlighted in Red.
- *Previously*, when a new loan without an application was added via **Loans > Member Account > Loan Processing > New Loan Without Application** and certain details of the loan were manually entered such as credit score, collateral information, escrow information, user-defined text fields, date fields or drop downs, and then the Calculate Payment button was selected, it caused those details to be removed and required them to be reentered.
  - *Now*, when a new loan without an application is added with the loan details mentioned above and the Calculate Payment button is selected the previously entered details are no longer removed.
- *Previously*, when the *Variable Rate Margin* and *Rate Guaranteed Thru Date* fields were set as required fields under a certain loan type via **Back Office > Parameters > Account Type/Rates Maint > Loans > Select Loan > Required New Loan Setup Fields** (blue hyperlink) when a loan was created via **Loans > Member Account > Loan Processing > New Loan (Application) or New Loan Without Application** those fields never shown on the New Loan Setup screen and the default values never populated the loan details after the loan was created.
  - *Now*, when the *Variable Rate Margin* and *Rate Guaranteed Thru Date* fields are set to required or optional, they will show on the New Loan Setup screen, and the defaults or input values will carry over to the loan record details.
- *Previously*, when a loan without an application was created via **Loans > Member Account > Loan Processing > New Loan Without Application** when an Account Type was chosen the Type Of Loan (LOC/CE) would not be auto-selected which could cause undesirable results if the incorrect Type Of Loan was manually selected.
  - *Now*, when an Account Type is chosen on the first New Loan Setup screen, the Type Of Loan will auto-default to the correct loan type based on the loan parameter type settings.
- *Previously*, when a loan without an application was created via **Loans > Member Account > Loan Processing > New Loan Without Application > Accept** and the Account Type was changed the Type Of Loan and other new loan setup fields for that type were not updated based on the new type selection.
  - *Now*, when an Account Type is changed on the second New Loan Setup screen the Type Of Loan and other new loan setup fields will update based on the new account type selection.

## Personal/Financial

- *Previously*, when you accessed personal/financial via **Loans > Member Account > Loan Processing > Personal/Financial** the **Martial Status** drop-down under **Personal Info** defaulted to **MARRIED**.
  - *Now*, when you access personal/financial the **Martial Status** drop-down will default to **No Value Selected**.
- *Previously*, when you accessed personal/financial via **Loans > Member Account > Loan Processing > Personal/Financial** the **State** drop-downs under **Personal Info**, **Contact Info**, and **References** defaulted to **AA-Military in the Americas other than**.
  - *Now*, when you access personal/financial the **State** drop-downs will default to **No Value Selected** which is a new selection we added.
- If your credit union has the CAMS-ii Member Mailing Address Verification feature, we added the ability to verify the applicant's and related person's mailing address via **Loans > Member Account > Loan Processing > Personal/Financial** and if you also use the CAMS-ii Loan Application (via IB) feature we added the ability to verify the applicant's and co-applicant's mailing address via **Loans > Applications > Application Requests**.

**NOTE:** If interested in adding the CAMS-ii Member Mailing Address Verification and/or CAMS-ii Loan Application (via IB) feature to your system, please contact CBS sales via our ticketing system.

## Transaction History

- *Previously*, the Total Payment amount under the loan's transaction history via **Member Account > Current Balance of Loan** (blue hyperlink) did not always display the correct amount after the statement was cut when a late fee or loan protection was included in the payment amount. This was only a display issue in CAMS-ii.
  - *Now*, the Total Payment amount will include the late fee and/or loan protection amount.
- *Previously*, the Accrued Late Charge amount under the loan's transaction history via **Member Account > Current Balance of Loan** (blue hyperlink) did not always display after a statement was cut. This was only a display issue in CAMS-ii.
  - *Now*, the Accrued Late Charge amount will always show even after a statement is cut.

## Transactions

- *Previously*, when a loan advance was completed for a LOC via **Member Account > Transactions** or **Loans > Member Account > Loan Processing > Loan Advance** it would reset the number of payments made field to zero.
  - *Now*, when a loan advance is completed the number of payments made field does not reset to zero.
- Added a warning for Fixed Period Mortgage payments that states *"If trying to complete multiple payments those should be run separately, not as one lump sum so the proper interest will be applied."* The warning displays when a payment is applied to a fixed period mortgage where the payment amount entered is at least double the fixed mortgage payment amount via **Member Account > Transactions > Loan Payment > Fixed Mortgage > Payment Amount**.
- *Previously*, when a new loan was added, and the loan transaction was ready to be saved via **Loans > Member Account > Transactions > Save Transactions**, the Update Transactions button was the default, so if the loan officer selected the Save Transactions button, then accidentally pressed the Enter key, the transaction would complete.

- *Now*, when a new loan is added, and the loan transaction is ready to be saved, the Save Transactions button will be the default button so even if the loan officer accidentally presses the Enter key the transaction will not be completed, it will just be saved.

**NOTE:** This was done so the loan officer who approved the loan would not unintentionally disburse the loan.

- *Previously*, when a loan had a distribution set up and a loan payment was made to replace the distribution via **Member Account > Transactions > Loan Payment** the distribution's Next Date to Post would advance to the next date. However, if the payment was reversed via **Member Account > Transactions > Transaction Wizard** the distribution's Next Date to Post did not revert back to the prior date and had to be manually updated.
  - *Now*, when a loan payment that previously replaced the distribution is reversed via Transaction Wizard, the distribution's Next Date to Post will automatically revert back to the date it was set to before the payment was made.

[TOP](#)

---

## Teller/Member Services

### ATM/Debit Cards

- *Previously*, when an ATM/Debit card's status was changed to a fraud status based on the desired fraud status settings, the New Card – VAU / ABU Opt Out checkbox was not always automatically checked when a new card number was reissued.
  - *Now*, when an ATM/Debit card's status is changed to a fraud status, the New Card – VAU / ABU Opt Out checkbox will always automatically be checked when a new card number is reissued.

**NOTE:** This fraud feature and fix is just for credit unions that have the CO-OP/TransFund, Fiserv, or Star card interface.

- Added the ability to generate random debit card expiration dates for new and reissued ATM/Debit cards for Fiserv, FIS, and CO-OP/TransFund clients.

**NOTE:** The reason for this enhancement is to help prevent any future bin attacks.

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

### Maintenance

- *Previously*, when transaction masking was accessed via **Member Account > Maintenance > Transaction Masking** and the Begin and End Date were blank, or the dates were removed you would get a major 911 error.
  - *Now*, when you go to transaction masking and the dates are blank or removed you will receive a warning stating, "Invalid date or range of dates."
- *Previously*, when IB transfer-to permissions for a loan sub was added via **Member Account > Maintenance > Edit Personal > IB Transfer-To Permissions** (blue hyperlink) > **Add New Entry** the loan sub had to be manually typed in because the Search option did not display loan subs.
  - *Now*, when the search option is used to add an IB transfer-to permission, loan subs will display and can be selected.
- The Personal Data Maintenance screen has been reorganized to group similar items together. In **Member Account > Maintenance > Edit Personal**, a few of the fields that have been moved to be grouped together include; the Photo ID Expiration Date (which is now located below the

Driver's License Number and State), the Loan Payment Due eAlert (which is now located below the Email Address field), the MLA and credit report fields (which are now located above the Bulk Credit Score fields), and the Dormant Member Flag (which is now located across from the Dormant date field).

**TIP:** Use CTRL + F to find the field by keyword.

## New Accounts

- *Previously*, when a new certificate was opened via **Member Services > Member Account > New Account** or certificate renewed via **Member Account > Maintenance > Renew** the setup/renewal screens would show a **Maturity Value** that carried to the **Certificate Maturity Value** field under the certificate details.

- *Now*, all three **Maturity Value** labels have been changed to **Estimated Maturity Value**.

**NOTE:** The labels were changed because the maturity value under the new/renewal certificate screens uses a standard calculation for compounded interest but depending on other certificate settings such as the dividend disbursement method, dividend calculation method, dividend posting frequency, and dividend compound code it can change that standard calculation. Basically, the new/renewal certificate programs do not calculate the maturity value 100% exactly like the back-end programs that calculate and post the dividends so changing the wording will help illustrate the difference.

- *Previously*, when a new IRA Share was opened via **Member Services > Member Account > New Account > New IRA Share** when you selected the Account Sub Assignment the Type of IRA Share did not automatically default to the same number, like when a new share and draft is opened.

- *Now*, when an account sub is chosen under a new IRA Share the account type will default to the same number.

**NOTE:** The account type default will only work if you have the same account type number as the sub number. The account type defaulting to the same sub number is based on a property. If you currently do not have this setting enabled but would like to that can be done via **Back Office > Parameters > CAMS-ii System Properties > default\_account\_type\_to\_match\_sub**, change property value to YES > **Accept**.

## Non-Members

- Added the Relationship Type in parentheses to the How Related section of the Non-Member screen via **Member Services > Non-Member Functions > Browse > Select Non-Member**.

Non-Member Name	Address 1	Address 2	City	State	Zip	Non-Member ID
HARSHBERGER, CHAR H	683 FRIENDLY RD		PETER		14619	00000027

Account	Member Name	Accounts Non-Member is related to: How Related	Last Change Date
39 02	HENRY, PETER M	Loan Co-Signer (CoApplicant)	09/07/2023
39 99	HENRY, PETER M	Share Co-Owner (Power of Attorney)	09/07/2023
42 74	HECKMAN, DICK M	Share Co-Owner (Executor of Estate)	08/21/2023
42 74	HECKMAN, DICK M	Share Co-Owner (Custodian)	08/21/2023
42 74	HECKMAN, DICK M	Beneficiary (Trust/Estate)	09/07/2023
6441 05	FLINTSTONE, MARY	Loan Co-Signer (Guarantor - Z)	09/07/2023
100036 01	ISLE, JEFF	Loan Co-Signer (CoApplicant)	03/12/2019



Delete	Cancel	elmages	Credit Reports	Loan Processing	Maintenance History	Notebook
--------	--------	---------	----------------	-----------------	---------------------	----------

- The New Non-Member and Non-Member Maintenance screens have been reorganized to group similar items together. In **Member Services > New Non-Member/Non-Member Functions**, a few of the fields that have been moved to be grouped together include; the Photo ID Expiration Date (which is now located below the Driver's License Number and State), the Email Address (which is now located with the eDocument information), and the Prospective Member checkbox (which is now located across from the Date Non-Member Joined field).

## Statements

- *Previously*, when part of a loan payment was allocated to loan protection the loan protection amount did not always show on the member's statement.
  - *Now*, when a loan payment is made that has loan protection the loan protection amount will show on the member's statement.

## Transactions

- *Previously*, the system would allow you to enter a zero-balance draft/share charge-off via **Member Account > Transactions > Journal Vouchers > Select Draft/Share Sub > Charge Off Account > Change Adjustment to Balance** to zero > **Accept**. This caused the GLs to be out of balance.
  - *Now*, the draft/share charge-off balance field cannot be edited.
- *Previously*, the system would allow you to enter a negative balance loan charge-off via **Member Account > Transactions > Journal Vouchers > Select Loan Sub > Continue > Charge Off Account > Change Adjustment to Balance** to a negative number > **Accept**.
  - *Now*, when a negative loan balance charge-off amount is entered a warning stating, "Invalid amount entered" will appear.
- *Previously*, the system would allow a negative balance loan charge-off via **Member Account > Transactions > Journal Vouchers > Select Negative Balance Loan Sub > Continue > Charge Off Account > Accept**.
  - *Now*, when a loan has a negative balance the **Charge Off Account** button is greyed out.
- *Previously*, the system allowed previous year HSA contributions via **Member Account > Transactions > Deposit/Transfer In > Select HSA Sub > Previous** even after the cutoff date for previous year contributions had passed via **Back Office > Parameters > Control-Health Savings, Cutoff day for Previous Year Contributions**.
  - *Now*, the system will disable the Previous button for HSA deposits and transfer-ins if the cutoff date for the current year has passed.

[TOP](#)

---

## Trademarks and Advisories

- CAMS-ii is a trademark of Commercial Business Systems, Inc., in the United States of America.
- All other service marks, trademarks, and registered trademarks used herein are the sole property of their respective owners.
- While every reasonable effort is made to ensure the accuracy of all information of this notice, Commercial Business Systems, Inc., makes no warranty as to the accuracy or completeness of any such information contained herein.
- All information in this notice is subject to change without notice.
- Any graphics used in this notice are examples.
- Please direct all questions regarding this notice to the CBS Ticket Tracker (CTT).

[TOP](#)