

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

Version 5.5.7.1 Release Notice

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

Last updated on November 4, 2024, at 10:17 AM EST.

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Back Office

ACH

- Added an option to automatically post future-dated ACH credits early if you auto-post your ACH files.

NOTE: If interested in auto-posting credits early, please contact CBS support via our ticketing system.

WARNING: Posting credits early will affect your ACH balancing so be prepared to account for future posted credits when balancing your ACH and/or Corporate GLs.

- Added the ability to add an ACH template with the Company Name only or with the Company ID only via **Back Office > ACH > Processing > Company ID Maintenance > Add Template**. If you just want to add Company Name enter all zeros into the Company ID. If you just want to add Company ID enter a space in the Company Name.

Reports/Data Miner

- *Previously*, in the 5.5.7 release we added a daily report called LISTING OF BYPASSED NSF's that

showed draft and ACH re-presented items that were not charged an NSF fee. However, that report did not capture the ACH re-presented items that occurred during batch processing.

- Now, the LISTING OF BYPASSED NSF's report will also include ACH re-presented items that occurred during batch processing.

NOTE: We also added a new data miner table called BypassedNSFFees. This new table contains the transaction details of items that were re-presented and an NSF fee was bypassed.

- *Previously*, in the 5.5.7 release we changed how teller overrides access was granted, so in this release we added two new data miner tables called TellerOverrideAuthority & TellerOverrideDefinitions. These tables will help your credit union determine what overrides the teller can override themselves and/or others along with what override types are enabled for your credit union.
- *Previously*, the Monthly Members Report did not always show all the closed accounts for the month in the first section of the report titled (New, Re-Opened Closed) MEMBERS REPORT.
 - Now, all the closed members for the month will show on the first section of the Monthly Members Report.

NOTE: We also separated the duplicate accounts into separate sections called DUPLICATES REPORT and BIRTHDATES REPORT. The duplicates report has accounts with the same SSN/TIN and same birthdate. The birthdates report has accounts with the same SSN/TIN but with a different birthdate. The birthdates section should be reviewed to determine if a birthdate needs to be updated such as was inputted incorrectly on one base vs another. We also suggest individuals and businesses that use the same SSN/TIN to use the same birthdate since we use that to help identify duplicate members.

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General Ledger

- Previously, when a GL expense check needed to be voided the check had to be manually voided in the check recon via **Back Office > Check Processing > Check Reconciliation-Manual** and the GL entries reversed via **GL > Maintenance > YTD Posted Trans**.
 - Now, when you reverse the GL entries associated with an expense check if the check number is still outstanding on the check recon the system will automatically void the check number when the reversal entry is posted.

WARNING: This feature does not work for expense checks that are issued and voided the same day since the check recon does not update until batch.

- Added a feature that if there are unprinted expense checks at batch and the transaction date is in the past, the transaction date will update to the next day so when they are printed, they will always be for the current date instead of a past date.

NOTE: This new feature will not update future dated checks.

NOTE: if you would like your unprinted expense checks with a past transaction date to always update at batch, please contact CBS support via our ticketing system.

- *Previously*, in the 5.5.6.1 release when a new account type was added, and the GL interface was not rebuilt a GL message was added under **GL > Transactions** stating the interface needs rebuilt/new type linked to the desired GL.
 - Now, the message was updated to also mention deleting an account type since adding and/or deleting account types requires the interface to be rebuilt.

ATTENTION ATTENTION ATTENTION

The system has determined that a new Account Type has been added [or deleted] and that the General Ledger Interface has not been re-built.
This requires IMMEDIATE action.

NEEDED ACTION:

Redefine/Rebuild the General Ledger Interface prior to the end-of-day batch processing session.

ATTENTION ATTENTION ATTENTION

- *Previously*, if the Comment/Reference was left blank for a GL entry under **GL > Inquiry/Maintenance > YTD Posted Trans** the Comment/Reference showed .
 - *Now*, if the Comment/Reference is left blank the Comment/Reference under GL Inquiry/Maintenance will be blank.

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Internet Branching

- *Previously*, if there had not been any activity on the member's account for that day, loans that had Payment Distribution Method: O-Minimum Payment is the Daily Interest Due would show the payment amount on IB-ii as the interest due from the prior day.
 - *Now*, the payment amount for interest-only loans will show the interest due as of the current day on IB-ii.
- *Previously*, when trying to process an IB-ii loan app for a new non-member via CAMS-ii **Loans > Applications > Application Requests** a 911 major error would occur.
 - *Now*, when an IB-ii loan app is processed via CAMS-ii for a new non-member a 911 error will no longer occur.

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Loans

Applications

- *Previously*, when accessing **Loans > Applications > Export**, in some cases the headers did not match the ratio details. The credit score also was not populating.
 - *Now*, the ratios match the column headers, and the credit score populates.

Automated Rate/Payment Change

- *Previously*, for credit unions using the Automated Rate/Payment Change settings, when the automation ran and the new payment amount due field was adjusted, loans in a delinquent status also adjusted the delinquent amount to consider the new payment amount.

For example, if the payment was 200 and the member is delinquent for one payment, then the delinquency section shows 200 for the delinquent amount (minus any partial amount paid). The recalculation runs and the payment amount field is updated to reflect a new higher payment amount of 250. After the next batch cycle, the delinquent amount is also updated to reflect 250 as

the delinquent amount needed. This same scenario occurred if file maintenance was done to adjust the loan payment amount while delinquent.

- Now, if the loan is in a delinquent status and the payment amount is increased, a warning dialog appears in the multi-tx screen stating “*Attention, the loan payment amount has been increased. This could be caused by the automatic loan payment re-computation facilities in the CAMS-ii system and/or file maintenance. You should look at the loan details closely and make any adjustments as deemed necessary. Make sure you review the Date of Next Payment Due field and the Partial Payment Amount Needed field.*” If this warning is present, then the decision would need to be made to either request the additional amount or to manually file maintenance the due date forward if accepting the original lesser delinquent payment amount.

The Inquiry screen also has a new “Y” Alert indicator when there has been a payment increase. The multi-tx message and Y indicator will continue appearing until the delinquent amount is satisfied, the payment is advanced, and batch has run.

CBI File

- Added a new field called the CBI Origination Date to identify any reused loan sub numbers as a unique account number. When the CBI file is created, the account number sent to the credit bureau becomes the Account Base + Sub + CBI Origination Date.
 - For example, account 1234-05 was opened on 08/01/2023. Previously this would have been reported in the CBI file as account 123405, now it reports as 12340508012023. This ensures that the account number is always unique even if that sub 05 was previously purged and reused.
 - The new CBI Origination Date number will show on the Member Inquiry screen and will not change even if there is file maintenance to the loan date on the sub account maintenance level, refinances, and so forth.
 - The existing loans will have a CBI Origination Date number created with this release.
 - The first CBI file after this change will be sent as an L1 segment to transfer the account numbers to the new format.
 - The full CBI Account Number will be listed on the LOAN DATA report.
 - If your CU reports draft/share charge-offs we will use the same unique account number scheme but will use the Date Account Opened.

NOTE: This change was made to meet the newest Credit Bureau guidelines regarding re-using purged account numbers.

- We updated the credit bureau reporting (CBI File) to comply with the Credit Reporting Resource Guide (CRRG).
 - *Previously*, when a charge-off was settled for less than the balance owed, the credit union changed the special comment code to AU- Account Paid in Full for less than the full balance. This means that a balance remains on the CAMS-ii charge-off record, however, the credit bureau file needed to state that the balance is 0.00. (*FAQ 38 from CRRG*)
 - Now, when code AU is on the charge-off record, the CBI file reports a 0.00 balance regardless of the actual balance on CAMS-ii.
 - *Previously*, when Consumer Info Code E, F, G, or H was reported for a discharged bankruptcy, they continued to report each month when they should only report once more. (*FAQ "Discharges" from CRRG*)
 - Now, Consumer Info Code E, F, G, or H only report once more on the CBI file, then never report again.
 - *Previously*, when a Skip-A-Pay was completed, the payment amount and actual payment amount paid fields were both reported as a value equal to the payment amount on file and

the Payment History Profile reported 0-Current. The CRRG changes indicated it should be reported as 0.00 payment amount/actual and D-No History. (FAQ 43 6-58 from the CRRG)

- Now, loans with a Skip-A-Pay report as 0.00 scheduled payment/actual payment and Payment History Profile code D-No History.

NOTE: This is dependent upon a Skip-A-Pay fee being processed with the loan sub account associated. If your credit union does not use the automated Skip-A-Pay feature, please contact CBS support via our ticketing system for an alternative option.

- Previously, the Payment History Profile on a loan record did not contain codes G, H, I, J, K, or L in the drop-down options. (FAQ Page 4-12 from the CRRG)
 - Now, codes G, H, J, K, and L are available in the drop-down options.
- Previously, the Payment History Profile on a charge-off record did not automatically report as code L-Charge Off (FAQ Page 4-12 from the CRRG)
 - Now, charge off records report Payment History code L regardless if there was or was not a payment that period.
- Previously, special Comment Code AL-Student Loan assigned to government was an option in the drop-down, but it is now obsolete and should no longer be an option.
 - Now, Special Comment Code AL has been removed.

Forms/Notices

- Previously, if a co-signer on a loan filed bankruptcy, but the primary had not, and the credit union sends co-signer notices, the co-signer would still receive the delinquent notice.
 - Now, if the co-signer on a loan filed bankruptcy, they will not receive a delinquent notice. That means the co-signer record must have a bankruptcy code set under the Credit Bureau Consumer Info Code drop-down for the delinquent notice to be bypassed.

New Setup

- Added the ability to add more years to the Security/Model Years drop-down that is used under the Loan Calculator.

NOTE: If you want to add more than 11 years (current year plus last 10 years) to the Security/Model Years drop-down that can be done via **Back Office > Parameters > CAMS-ii System Properties > Search via Ctrl F for loancalc_model_years**, then select the property and change the **Property Value** to the desired number of years > **Accept**.

Payments

- Previously, if a loan payment that had escrow was made via shared branching, the escrow portion was not always counted toward satisfying a full payment so the due date did not always advance.
 - Now, if a loan payment with escrow is made via shared branching the escrow portion is always counted toward a full payment and the due date will now advance.

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Teller/Member Services

Cards

- Added an option to expedite the card ordering process for those needing to be expedited. This would notify the card company at the time of the batch file going to them that a specific card needs

to be rushed. If the feature is enabled, a new drop-down will appear on the screen called Rush Card Order where YES can be selected.

NOTE: If interested in the CAMS-ii Expedited Card Orders (CO-OP, Transfund and FIS) feature, please contact CBS sales via our ticketing system.

Check Holds

- Added check hold option D-Holds Total of Checks with \$225 Available Current Day (Similar to Option C) under **Back Office > Parameters > Control-MultiTx > Reg CC In/Out-of-Town Check Hold Options**. This new option allows the credit union to give the member \$225 available the same-day and during batch processing the system will aggregate all the local check deposits to determine if the extra days over \$5,525 setting will need to be used. If the aggregate check deposit total for local checks is \$5,525 or more including the \$225 then at batch the system will hold the deposit for the number of days that is set for the selected check type and add additional days based on the Extra Days Over \$5525 Hold parameter under **Back Office > Parameters > Control-Master**. This option can honor Reg CC automatically by setting your local checks to a 2-day hold and your Extra Days Over \$5525 Hold parameter to 5 days so \$5,300 will be held for 2 days and the remainder for 5 additional days (7 total).

WARNING: If interested in using this new option please contact CBS support via our ticketing system as other settings might need to be adjusted.

NOTE: When we added this new option under Control-MultiTX we also removed obsolete parameters and changed the Reg CC In/Out-of-Town Check Hold Options wording for each option.

Closed Accounts

- Added the ability for the closed reason of a 99 sub to be a drop-down with a list of desired closed reasons instead of a freeform box. This listing appears when a 99 sub is closed via maintenance or through multi-tx. The reason will also be shown in the monthly Closed Accounts report, the ClosedAccounts data miner table under the CloseComment field, and when you select the Closed indicator next to the 99 sub on the Inquiry screen. If the account is closed via maintenance the closed reason will also show under the User Defined Information section of the 99 sub.

NOTE: If interested in changing your closed reason method, please contact CBS support via our ticketing system.

elmages

- Added the ability to download multiple Scanned Documents (CMS) at once via **Member Account > elmages > Scanned Documents**. The system will combine the selected documents into a zip file which you can then open and/or save in the desired location.

NOTE: If interested in the CAMS-ii Download ZIP feature, please contact CBS sales via our ticketing system.

- Also added the ability to download multiple System Generated Documents at once via **Member Account > elmages > System Generated Documents**. The system will combine the selected documents into a zip file which you can open and/or save in the desired location.

NOTE: If interested in the CAMS-ii Download ZIP feature, please contact CBS sales via our ticketing system.

- Added System Generated Documents under elmages for non-members so any loan forms that are created on the non-member record can now be easily accessed via the non-member record.

New Accounts/Member

- Added an option where user defined drop-downs can be set to Required, Optional, or Do Not Show along with the ability to add a default value for new accounts. This option has been added under each account type via **Back Office > Parameters > Account Type/Rates Maint** under **Certificates, Drafts, IRA Certificates, IRA Shares, and Shares > New Share Setup Required Fields** checkbox. If your system currently has user defined drop-downs setup via **Back Office > Parameters > User Defined Code Maint** under **Certificates** (also HSA certs), **Drafts, IRA Certificates** (also IRA Shares), and **Shares** (also HSA shares) when you receive the release all account types will default the UDF to optional and state No Value Selected for the default values and can be updated. The function of each option is described below.
 - If the user defined drop-down default value is left blank/No Value Selected, and is set to required for that type, the user defined drop-down will have an asterisk next to it and the #0003 missing values warning message will appear and the account cannot be opened until an option is selected.
 - If the user defined drop-down default value is left blank/No Value Selected and that type is set to optional, the account will open without a warning message.
 - If the user defined drop-down is set to Do Not Show for that type, then the user defined drop-down will not show at all on the new account setup screen.
- Added the ability to set the auto-renewal type of a certificate on the member level. For example, if a member is adding a new 12-month certificate, but at maturity would like it to auto-renew to a 6-month certificate, this can now be done when the certificate is set up or via file maintenance on an existing certificate by using the new Renewal Account Type drop-down. This overrides the default certificate renewal type in the account type parameters.

NOTE: If interested in having the ability to change the default renewal account type when a new certificate is added, please contact CBS support via our ticketing system.

- Added the ability to change the Max Shared Branching Daily W/D Amount and Max Shared Branching Daily W/D Count defaults when a new member is added.

NOTE: The current defaults are all 9s. If interested in changing the shared branching max defaults for new members, please contact CBS support via our ticketing system.

- Added the ability to change the Block Shared Branching Activity checkbox default when a new member is added.

NOTE: The current default is unchecked (N). If interested in changing the shared branching default to checked (Y) for new members, please contact CBS support via our ticketing system.

Receipts

- *Previously*, if multiple people did a drawer advance out to the same drawer before the teller did the drawer advance in, the “from drawer” was wrong on the receipt. It always stated the last drawer that sent the last advance.
 - *Now*, the correct “from drawer” will show on the drawer advance in receipt.

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