

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

Version 5.5.8 Release Notice

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

Last updated on June 23, 2025, at 9:33 AM EST.

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Back Office

ACH

- *Previously*, when the ACH Company Name came in with special characters, the Company ID would not clear from the unknown ACH Types list after an ACH Type was selected via **Back Office > ACH > Processing > Company ID Maintenance**.
 - *Now*, ACH Company Names with special characters will clear from the ACH Company ID Maintenance Unknown ACH Types list after an ACH Type is selected.
- *Previously*, when the ACH file was validated via **Information > Validations Audit** the system only checked the debit and credit totals to determine if the file was considered a duplicate file.
 - *Now*, the ACH validation will check the File ID (A-F) and the debit/credit totals before determining if the file is a duplicate file.

NOTE: We also added the File ID under the ACH Validation.

- *Previously*, when searching for a Company Name for an ACH Stop Payment via **Member Account > Maintenance > Details-Sub Account > ACH Stop Payments** (blue hyperlink) > **Add or Edit Entries > Search** Company Name, the company could not always be found if the name had upper and lower-case letters because it was only searching for uppercase names. Additionally, the results would only show if the Company Name started with the search word, then it would list the remaining Company Names in alphabetical order. The previous search was also retained until you completely exited the account and returned.
 - *Now*, we have changed the search to not be case sensitive and only show results if the name searched is in any part of the Company Name. The screen will just display those matches in alphabetical order. If there is no match, the screen will state, NO MATCHES FOUND. Additionally, every time you click Search, the Company Name search box will appear for a new search.
- *Previously*, in the 5.5.7.1 release, we added an option to automatically post future-dated ACH credits early if you auto-post your ACH files. However, that was based on the number of actual days early, not business days.
 - *Now*, we added the ability to auto-post credits early based on business days, not actual days.

NOTE: If interested in auto-posting credits early or posting early based on business days, 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.

Compliance/Mandate

- Added a setting that can bypass an NSF fee for recurring debt card items when the item settles with a negative balance. Currently, Regulation E allows recurring debt card items to be charged an NSF fee; however, the guidelines around authorize positive, settle negative (APSN) transactions and fees are unclear if this is still allowed, so we added an option to disable the NSF fee for recurring debt card items.

NOTE: If interested in adding this new setting to bypass NSF fees on recurring debit card transactions, please contact CBS support via our ticketing system.
- FinCEN updated the 314(a) file download specification to include two new fields; `electronic_address` and `electronic_address_type`, along with expanding several of the other field sizes. We have updated our file download process via **Back Office > OFAC/FinCEN > Import FinCEN 314(a) File** to match the new file specification.
- Added more information to FinCEN exceptions via **Back Office > Exceptions/Pendings > FinCEN Items** for easier research:
 - The Remarks section now states whether it's a Member, Non-Member or a Wire Transfer hit and which item was hit such as:
 - **Member/Non-Member:** By name, By alias, By SSN
 - **Member (Business):** By business name, By DBA name, By SSN or By Fed Tax ID
 - **Wire Transfer:** By payer business name, By payer DBA name, By payer name, By payer name alias, By payee business name, By payee DBA name, By payee name, By payee name alias
 - The Remarks section now also states the percentage of the match, such as 80% or 100%, etc.
 - The Remarks section for wire transfers now displays wire info such as the Date, Time, Teller ID, Transfer Amount, Wire Type (WIREIN/WIREOUT), Payer Name and Payee Name.
- Added yellow highlighting to the parts of the Recorded Name in the FinCEN exception that matches the name of the Member or Non-Member record. If the SSN/TIN matches it will also be highlighted in yellow but only if that record shows one SSN/TIN not a drop-down with multiple.

NOTE: FinCEN wires exception will not have anything highlighted under the FinCEN Subject Data since the wire data is just in the Remarks section.

- Added a Record Number to the matched results of a FinCEN On-Demand Scan completed under **Back Office > OFAC/FinCEN > FinCEN 314(a) Names Scan, FinCEN On-Demand Scanning**.
NOTE: If additional details of the Record Number are desired such as the address or birthdate; that number can be searched in the new FinCENSuspectList data miner table via **Back Office > Data Miner**, Add a WHERE filter where the RecordNumber is EQUAL TO [displayed number], then be sure to add the desired SELECT FIELDS before evaluating the data miner.
 - Updated the Scan Reason under **Back Office > Exceptions/Pendings > FinCEN Items** to state DEMAND if the Account # matched scan was done via **Back Office > OFAC/FinCEN > FinCEN 314(a) Names, FinCEN On-Demand Scanning**.
 - Updated the SSN label under **Back Office > OFAC/FinCEN > FinCEN 314(a) Names Scan, FinCEN On-Demand Scanning** to be SSN/EIN.
 - The Reg CC check hold limits change as of July 1, 2025. The next-day available limit goes from \$225 to \$275, and the large deposit threshold goes from \$5,525 to \$6,725. On July 1, 2025, *not before or after*, you MUST change the **Check Hold Exempt Amount** parameter via **Back Office > Parameters > Control-Master** from 225 to 275. If the Receipt Message for \$6725 Hold parameter contains a hold amount in the narrative, also update the amount in the message verbiage.
 - *Previously*, the DATE AVAILABLE on the member receipt for large check deposits was always based on the check type days, not the actual number of days it will hold, due to the extra days being added during batch.
 - *Now*, the DATE AVAILABLE on the member receipt for large check deposits will be based on the check type days plus the number of days listed in the Extra Days Over \$5525 Hold parameter.
NOTE: Because this change affects large deposits, we suggest you review your “Receipt Message for \$5525 Hold” verbiage via **Back Office > Parameters > Control-Master**.
 - *Previously*, the system did not exclude holidays from share hold days.
 - *Now*, the system will not count holidays as share hold days.
NOTE: Since we now exclude holidays from share holds, we also made several changes regarding share holds:
 - The Share Hold Information section under share details now has an Available Date header, and the Estimated Stop Date header now states Stop Date.
 - The Available Date is when the member will have the funds available, and the Stop Date is the computer hold release date.
 - The Share Hold History now has a Removal Date, Removal Time and Available Date.
 - The Estimated Stop Date now states Stop Date and the Stop Time has been removed.
 - The Removal Date and Removal Time represent when the system/batch removed the hold or when the hold was manually removed.
 - The Stop Date and Available Date are the dates that were originally on the share hold. We are not changing that data; they are informational.
 - The SHARE HOLDS REPORT has also been updated. The STOP DATE is now the computer hold release date. The AVAILABLE DATE has been added to the report, which represents the date the funds are available to the member. The DAYS HELD has been replaced by the HOLD DAYS, which is the number of days the hold is placed. The DAYS LEFT has been changed to the DAYS REMAINING. The permanent manual holds that have hold days set to 999 will state an AVAILABLE DATE of 31DEC99 and DAYS REMAINING as Permanent. The report now shows holds with 1 or more days left. Previously, it would only show holds with 2 or more days left.
- WARNING:** If there is a holiday between the time an existing hold was placed and the time the hold is set to be released, the funds will be held an additional day for each holiday that is between that time frame.

ODP

- *Previously*, in the 5.5.7 release, when an item would clear that caused an ODP fee, in most scenarios the fee would post after the transaction, but not in all scenarios.
 - *Now*, the ODP fee will always be posted *after* the transaction.

Reports

- *Previously*, the SHARE/LOAN STATISTICS (By Balance) and (By Age) reports created via batch or on-demand via **Back Office > Reports > Account Statistics** were based on sub types.
 - *Now*, the SHARE/LOAN STATISTICS (By Balance) and (By Age) reports are based on account types.

NOTE: This was done because in the 5.5.2 release, we changed the system to be based around account types, not sub types. That was done because of the system limit of 99 subs. Now we have a limit of 99 per type.

Shared Branching

- *Previously*, not all shared branching transactions via **Back Office > Shared Branching > Acquirer Activity Inquiry/Issuer Activity Inquiry** had a legitimate description, so they were not included in the summary totals via **Back Office > Shared Branching > Acquirer Activity Summary/Issuer Activity Summary**.
 - *Now*, all shared branching transaction types will have a legitimate description under inquiry and be included in the summary totals.

Taxes

- Added the Additional Print Information name under a **Member Account > Personal Data** (Click on Name Record) > **Additional Statements** (blue hyperlink) to the IRS 5498 file. The IRS (Pub1220) has a second payee name line in the IRS tax files that a credit union wanted to utilize for accounts that have longer names, such as ROBERT V HORTON III, CUSTODIAN so that name can be added to the Additional Print Information section which will automatically be added in the proper location in the 5498 IRS file.

NOTE: The Additional Print Information label under personal data was changed to Additional Print Information for Statement Forms and IRS Forms. We added the 2nd Name Line (see Additional Print Info) field to Personal Data, which is right under the First Name. The 2nd Name Line field is now displayed on the Member Inquiry screen under the member's name, but only if there is a name in the Additional Print Information section.

Utilities

- *Previously*, if your system was set to use the new transfer method and you tried to export multiple larger files at once from the CAMS-ii Transfer Folder (via **Back Office > Utilities**), you were redirected to a screen stated, "Can't reach this page". This required credit unions to do multiple smaller exports to get the needed data.
 - *Now*, the system will allow you to export multiple larger files which creates a zip file that can be opened and/or saved in the desired location.

NOTE: We also made a few changes to the export process to make it more consistent. The changes include every export containing a confirmation pop-up message that lists all the document names that have been selected which allows you to confirm your selection before the override appears. If your system is set to the old transfer method and the select checkboxes are used for the file export, the download complete pop-up will now state the path where the files were exported to which is C:\cbs\camsxfer.

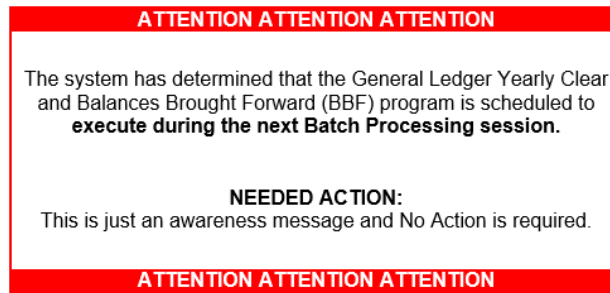
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General Ledger

- *Previously*, when the Year-End Clear Balance Brought Forward process was run via **GL > System Tasks > Yearly Clear and BBF** the process would run right away.

- *Now*, when the Yearly Clear and BBF process is selected it will run during batch.

NOTE: After the Yearly Clear and BBF button has been accepted, a GL ATTENTION warning will be shown under **GL > Transactions** as shown below.



NOTE: After batch has run be sure to verify/update the Accounting Period via **GL > System Tasks > Accounting Period.**

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Internet Branching

- *Previously*, loan payments made via IB-ii did not have the option to be reversed via the CAMS-ii loan payment reversal feature via **Member Account > Transactions > Journal Vouchers > Select Loan Sub > Loan Payment Reversal.**
 - *Now*, loan payments made via IB-ii can be reversed the next day via the CAMS-ii Loan Payment Reversal button.

NOTE: the payment cannot include escrow, and no other transaction activity or file maintenance has occurred on the loan or loan record since the payment has occurred.

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Loans

Applications

- *Previously*, when attempting to Delete an application via **Loans > Applications** with the Status filter set to ALL, the screen would state Please Wait and the cursor would continue spinning.
 - *Now*, when you try to delete an application, the application deletes regardless of the filter.
- *Previously*, if your credit union received a new loan application form from your forms provider and the old loan application form was replaced, any pending loan applications did not have an option to create the new loan app form.
 - *Now*, when an old application form is replaced, any pending loan applications will have a Create option for the new form. The new form creation option must be used to have a functional loan application form tied to the pending loan application. Applications in any other status retain any previously archived form.
- *Previously*, there were several scenarios where a loan application was not linked to a valid member or non-member, and when you selected the application from **Loans > Applications**, the system would take you to a shell account that truly did not exist. Additionally, if certain steps were taken, it would cause the shell account to become an account.
 - *Now*, if an application is accessed via the global loan applications without a valid member or non-member record tied to that application, the system produces a warning stating invalid account, the member or non-member does not exist, so this application cannot be accessed.

- *Previously*, loan applications that were used as part of a refinance did not release the temporary sub number when the application was reassigned to the refinanced sub number, which caused available sub numbers to run out quickly, especially if you refinanced the same loan(s) multiple times.
 - *Now*, the temporary sub will be released when the application is used to refinance a loan.

NOTE: This is not a retroactive fix for old loan applications, so if a sub account is needed that appears to be tied to a loan application used to refinance a loan, you may delete old unused apps and leave only the newest refinanced application associated with the loan, depending on your compliance requirements.

CBI File

- *Previously*, in the 5.5.7.1 release, when Consumer Info Code E, F, G, or H was reported for a discharged bankruptcy, they should have only reported once more on the CBI file, then never reported again. (per FAQ "Discharges" from CRRG). However, not every loan with those consumer info codes worked that way; if the charge-off loan did not have a last charge off payment date or the consumer info code was set on the co-signer, they were not being excluded from the file after the next reporting cycle.
 - *Now*, even if the charge-off does not have a last charge off payment date or the co-signer has the E, F, G, or H consumer info code set, they will only be reported once more, and then never reported again.
- *Previously*, the CBI Account Status was updated daily based on the last payment date, and the next payment due date, which tie in with delinquency.
 - *Now*, the CBI Account Status will be updated during the month-end batch. When the month-end batch runs, the system will move the CBI Account Status to the 01 Month Pymt History, then update the Account Status for the current month. Then the CBI file will auto-create. This means after the file is created, the CBI Account Status will reflect the previous month's status during the current month until it's moved, then updated at month-end before the file is created.

NOTE: This was done because the CBI Account Status should reflect the current month, and the payment history should be for previous months based on the CRRG.

Credit Cards (In-House)

- Added the ability to separate regular account statements and credit card statements. The member will be able to request to get one type of statement sent to eDocs but the other printed and mailed. If the member enrolls in eDocs via IB-ii, they are automatically enrolled in eDocs for regular statements, however, credit card statements are not automatically enrolled. The member can request that the credit union representative update their mailing preferences for regular and credit card statements under Personal Data.

NOTE: The default for the new Statement Print Code (Credit Card) will be based on what the Statement Print Code (Regular) is set to for that account.
- *Previously*, in-house credit cards had an Accrued Interest amount in the AIRES file. However, the amount and calculations were incorrect since credit card interest is complex and based on many factors.
 - *Now*, in-house credit cards no longer have an Accrued Interest amount in the AIRES file.

NOTE: The Accrued Interest was removed from the AIRES file to match the Account Summary Recap since we do not accrue interest for in-house credit cards.
- *Previously*, when the in-house credit card program ran on the 28th of the month, the finance charges, collateral insurance, loan protection cost, and insurance premium GL entries would hit the GL as of the next day (the 29th) which was not an issue except for a non-leap year for February because they hit in a different month.

- Now, all the GL entries associated with in-house credit cards will hit the same-day vs next day, which in the case of a non-leap year February GL entries will hit the 28th vs March 1st.
- *Previously*, in-house credit cards would roll back the credit card Date of Next Payment Due if the Credit Card Partial Needed - Month 01 field had an amount in it. This caused an issue if the credit card payment was made after credit card statements were cut, but before the next day, which caused the due date to not advance to the proper date.
 - *Now*, if there is an amount in the Credit Card Partial Needed - Month 01 field the Date of Next Payment Due will always advance.

Fixed Mortgages

- *Previously*, when a loan payment for a fixed mortgage was made via IB-ii, Repay, or a distribution and the mortgage was one payment delinquent, the unpaid/uncollected interest didn't recalculate.
 - *Now*, when a loan payment for a fixed mortgage was made via IB-ii, Repay, or a distribution, and the mortgage was one payment delinquent, the unpaid/uncollected interest recalculates based on the new principal balance.
- Added a new section to the nightly FILE MAINTENACE REPORT called LARGE PAYMENTS (for Fixed Period Interest Loans). It is listed immediately after the LOAN CHANGES REPORT section. It shows any fixed period loans that had a payment amount double or more than the regular loan payment amount. This was added so that the credit union staff can see payments made on a fixed period loan that are at least double the payment amount and make manual adjustments so that the interest is applied for two payments instead of one depending on what the member was trying to accomplish, i.e. trying to make multiple payments to catch up on a delinquency, paying ahead or just paying additional principal.
- *Previously*, when a loan payment via a distribution was made to a fixed mortgage and the From Account only had a portion of the scheduled distribution amount but still enough to cover a full payment, the distribution would occur but then get hung up since the next distribution date could not advance and a full payment is required for the next time it pulls.
 - *Now*, when a partial fixed mortgage distribution occurs, the next distribution date advances, and the full distribution amount displays.
- *Previously*, there were only 7 Previous Unpaid Interest fields for fixed mortgages, which meant that for any fixed period mortgage delinquent for more than 8 payments, the unpaid interest would keep adding to the 7th unpaid interest bucket, so when a payment was made, the incorrect amount of interest was collected.
 - *Now*, there is a total of 12 Previous Unpaid Interest fields for fixed mortgages, so a mortgage that is up to 13 payments delinquent will collect the right amount of interest when a payment is made.

WARNING: All delinquent fixed mortgages that have an amount in the Previous 7Month Unpaid Interest field will need to be reviewed, and the Previous 7Month-12Month Unpaid Interest fields will need to be updated with the same interest amount based on the current mortgage balance based on how delinquent the mortgage is, so the delinquent interest recalculation works properly. Also, the Unpaid / Uncollected Interest field should equal the total of all 12 months plus one month of interest.
- *Previously*, when a paid-ahead fixed mortgage payment was made via Repay, the full payment was applied to the principal.
 - *Now*, when a paid-ahead fixed mortgage payment is made via Repay, the proper amount of interest will be applied.
- *Previously*, if you had an IB-ii regular scheduled distribution setup for a fixed mortgage and your credit union required a full fixed mortgage payment, and the payment amount changed, such as escrow increased, the IB-ii distribution did not occur because of the full payment requirement.

However, the member never received a notification that the distribution/payment was unsuccessful.

- *Now*, when an IB-ii distribution/payment does not complete successfully for a fixed period mortgage due to the full payment requirement, the member will receive the 502 IB Notice Email with your credit union's failed transfer/payment verbiage.

NOTE: If you want to add/update verbiage to the 502 IB Notice Email to account for this type of failure, you can edit via **Back Office > Parameters > Forms/Letters/Documents > Email eAlert > 502-IB Notice**. However, be mindful that the 502 message is used for other IB-ii transfer/payment failures, not just fixed period mortgage transfers, so the verbiage should be generic enough to cover all.

Forms

- *Previously*, the Payment Frequency did not map to the loan forms created via the application screen. It only mapped during the New Loan Setup checklist process or via File Maintenance to the sub.
 - *Now*, the Payment Frequency maps to the loan forms that are created via the application screen.
- *Previously*, the Member's Previous Employer City State Zip did not map to the loan forms, only the Member's Previous Employer Address 1 portion would function leaving out the City, State and Zip.
 - *Now*, the Member's Previous Employer City State Zip maps to the loan forms.
- *Previously*, when personal data was updated, such as an email, address, or adding a co-owner to a sub account "Other Forms" did not map those updated details until after batch.
 - *Now*, when personal data is updated or a co-owner is added, the "Other Forms" pull the updated information right away.

Payments

- *Previously*, if you tried to complete a loan payment that had escrow but had a blank/zero escrow base and/or sub, the system would either cause a 911 error or allow the payment anyhow which caused an out-of-balance transaction.
 - *Now*, if the escrow base and/or sub is missing the system will give you a warning stating, "Escrow Account Base and/or Sub is missing". The warning will also display the path where you can correct the missing information. Then you can continue with the desired loan payment.
- *Previously*, if you tried to complete a loan payment reversal on a Repay loan payment that had a late fee, the principal and interest fields showed 0.00 and would not let you continue the reversal. You received a warning stating, "Missing or invalid values or incorrectly formatted information."
 - *Now*, when completing a Repay loan payment reversal that has a late fee the proper principal and interest amounts show which allows you to continue with the reversal.

Personal/Financial

- *Previously*, if you added Additional Income for a non-member under **Loans Processing > Personal/Financial** the Additional Income could only be deleted, not edited in any way.
 - *Now*, the Additional Income for a non-member can also be edited.
- *Previously*, if you added Additional Debt for a member or non-member under **Loans Processing > Personal/Financial** that had the same Description and Account Number (even if the account number was blank) as another manually added debt, after storing, the second debt was the only one that would store. The first debt was overwritten.
 - *Now*, if you try adding an additional debt with the same Description and Account Number/Blank Account Number a warning stating, "Duplicate Debt" will appear. The explanation states "There is a debt that has the same Description and Account Number as another debt entry. Update the entry to be unique." The warning cannot be bypassed until the entry has a unique Description or Account Number.

- *Previously*, when you updated Personal Info or Contact Info under **Loans Processing > Personal/Financial**, the items either did not update Personal Data at all or did not update Personal Data right away. The Accept button next to the member's account needed to be selected prior to the changes being updated which caused out of date details on the app and forms.
 - *Now*, when the Personal Info or Contact Info is updated under Personal/Financial, all the data is updated immediately under Personal Data.
- *Previously*, you could not edit the Monthly Payment amount of a non-member integrated debt under **Loans Processing > Personal/Financial**.
 - *Now*, the Monthly Payment amount for a non-member integrated debt can be changed.

New Setup

- *Previously*, during the loan setup process, if you changed the loan type to a mortgage type and then changed it back to a non-mortgage loan type, the escrow fields were retained which created an escrow record and caused the funding to be treated like a mortgage.
 - *Now*, when you change a loan type to or from a mortgage type the proper fields display based on the loan type.
- *Previously*, if you added a mortgage data record through **Loans > Mortgages > Mortgage Data Maint** without a Mortgage Number but then returned to the record to add one, the system would create a whole new record instead of updating the existing one. It would also allow you to input more than 7 digits for the Mortgage Number, but only stored the last 7 digits.
 - *Now*, the Mortgage Number is set as a required field and only allows 7 digits to be input. We also added a check to make sure the Mortgage Number was not already being used and to ensure the Loan Base and Sub do not already have an escrow sub linked to it.

Third Parties

- The Repay BLF (balance file) now includes charge-off drafts/shares and loans so that payments can also be made to them via Repay other sources.
- Added the ability to do real-time ACH and Debit/Credit payments/deposits via IB-ii and other Repay payment sources. The ability to add a scheduled one-time Debit/Credit card or ACH payment/deposit via IB-ii is available, as well as recurring scheduled ACH payments/deposits.

NOTE: If interested in the CAMS-ii Electronic Payments (via Repay™) real-time interface, please contact CBS sales via our ticketing system.

- Added the ability to place an ACH credit hold on ACH Repay deposits made to drafts/share accounts. The number of hold days and the threshold amount are determined by the credit union. For example, the setting can be a 2-day hold for any ACH Repay deposit over \$100.

NOTE: The ACH credit hold capability is only available if you have the CAMS-ii Electronic Payments (via Repay™) real-time interface, not the batch file interface.

NOTE: If interested in adding the Repay ACH credit hold feature, please contact CBS support via our ticketing system.

- Added an ACH or DEBIT/CREDIT indicator to Repay transactions that show in the member's transaction history via **Member Account > Current Balance**.

NOTE: The transaction indicators are only available if you have the CAMS-ii Electronic Payments (via Repay™) real-time interface, not the batch file interface.

- *Previously*, all Repay deposits/payments hit one General Ledger (GL).
 - *Now*, we have added the ability to separate the Repay ACH vs Card (Debit/Credit) transactions in the GL.

NOTE: We added the GL separation ability because Repay has two settlements, ACH and Card, so the separation could make it easier to reconcile CAMS-ii to Repay. This is only available if you have the CAMS-ii Electronic Payments (via Repay™) real-time interface, not the batch file interface. If you have the Repay batch file interface, all the Repay transactions will default to the new REPAY – Pending Review (Card) transaction code.

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Teller/Member Services

Certificates

- *Previously*, when redeeming a certificate via **Transactions > Withdrawal**, selecting the **Redeem** radio button would default the Pay Thru Date to either Current or Maturity based on your Control-Certificates Early Redemption Pay-Thru Date Parameter; however, tellers could change the default.
 - *Now*, when Redeem is selected under a certificate withdrawal, it will automatically default to Current unless the certificate's Date of Maturity is today's date or in the past then it will default to Maturity. In addition, the Maturity button can no longer be selected if the maturity date is in the future.

NOTE: The reason for this change was because tellers were mistakenly selecting the Maturity radio button instead of Current when withdrawing from a certificate that had auto-renewed and paid final dividends, but was still within their grace period. This caused dividends to be paid out again through the new maturity date which caused the member to be overpaid in dividends.

NOTE: The certificate withdrawal screen has also changed. Maturity Date, Maturity Days, Ending Dividend Date, and Ending Dividend Days were added next to the balance fields for reference. The Pay Thru Date label has been changed to Dividends Payable Thru [for Redeem Only]. That field also has new definitions stating Current: pay thru Ending Dividend Date and Maturity: pay thru Maturity Date and they are highlighted in yellow.

Withdrawal Funds Remaining 0.00

ALL A TEST 1 40 3 MONTH SPECIAL

Current Balance	Available Balance	Maturity Date	Maturity Days	Ending Dividend Date	Ending Dividend Days
2,669.48	2,669.48	06/13/2025	74	05/27/2025	57

Withdrawal Type Redeem Withdraw

Dividend Payable Thru [for Redeem Only] Current Maturity

Current: pay thru Ending Dividend Date

Maturity: pay thru Maturity Date

Withdrawal Amount

Penalty Amount

Dividend Amount N/A

Withhold Amount N/A

Reason No. Description

Do you want to withdraw below the available balance? No Yes

Do you want to close the account? No Yes

- Updated the certificate maturity date calculation for new certificates added via **Member Services > Member Account > New Account > New Certificates (Regular/IRA/HSA)** and the certificate manual renewal program via **Member Services > Member Account > Maintenance > Certificate Renew** to match the auto-renew certificate program calculation. That calculation is 30.4 days x the number of months to get the proper day number for the maturity date, which is not always the same day of the month. For example, if you open a 6-month certificate on 5/28/2025, the calculation will be 30.4 x 6, which is 183 days. That would give you an 11/26/2025 maturity date since the start date and end date are included in the calculation. If you have the certificate term set

to days instead of months via **Back Office > Parameters > Account Type/Rates Maint > Certificates, Certificate Term** the programs will use that number for the maturity date calculation.

NOTE: When you add a new certificate, the Time To Maturity field now has a Monthly and Daily radio button that will default based on the certificate term setting under the account type.

- *Previously*, when a new certificate was added via **Member Services > Member Account > New Account > New Certificates (Regular/IRA/HSA)** the system would allow you to change the deposit amount via Multi-TX/Transactions. However, this caused a one-sided GL entry and negative unapplied funds.
 - *Now*, if the certificate has an amount in the Unapplied Funds field, we no longer allow you to change the deposit amount under Multi-TX/Transactions. The Quick Offsets Deposit button is also disabled if the transaction involves a certificate with Unapplied Funds. If the amount of the certificate deposit needs to be adjusted, that can be done via **Maintenance > Details-Cert > Unapplied Funds** field before accepting the deposited funds. Please note that the Certificate Amount and Estimated Maturity Value fields should also be updated; do NOT adjust balance fields.

Closed Accounts

- *Previously*, in the 5.5.2.1 release when an account was closed via a transaction or maintenance, the system removed the co-owners from the account and created notebook entries of the details of the removals, even if it was a charge off transaction. The removals were done so the sub could purge after 24 months.
 - *Now*, the system does not remove the co-owners from charged-off accounts for retention purposes because we do not purge charged-off accounts.

NOTE: The system also removes beneficiaries from closed accounts and creates notebook entries of the removals.
- *Previously*, the system would allow you to link a closed account as a co-owner, beneficiary, co-signer, loan investor, transfer-to permissions for IB-ii, account linking for IB-ii, related person on personal/financial, other applicant type on loan application, IB-ii loan application, new member setup checklist: Add CoOwner, member relationships feature, and ATM/Debit CardHolder Type; however, this could cause issues with CBI reporting and caused outdated member information linked to the active account.
 - *Now*, the system will not allow you to link a closed account to the above mentioned items. A warning appears stating, "Account closed. The Account#/ID you tried to add is closed and cannot be added. Please add an active account or non-member record.", and will not allow you to continue until an active record is linked.

NOTE: With this change a new automatic monthly report called CLOSED RELATIONSHIP REPORT was also added that states current items where a closed account is linked to it. We suggest removing the closed account linking and adding an active account or non-member to each item reported on the new DRM report.
- *Previously*, in the 5.5.7.1 release we added the ability for the closed reason of a 99 sub to be a drop-down listing of set closed reasons instead of a freeform box. This drop-down appeared when a 99 sub was closed via maintenance or through multi-tx; however, the drop-down was able to be bypassed by selecting the X at the top right corner, so some closed accounts did not have a closed reason linked to it.
 - *Now*, the system will not allow you to bypass the closed reason drop-down listing. A reason will need to be selected before the system closes the 99 sub.
- *Previously*, the system would allow you to close certain accounts via maintenance that had a balance, which caused outages on the AIRES file and other balancing reports.
 - *Now*, the system will no longer allow you to close any accounts via maintenance that have a balance. If you try to close a sub with a balance, an error message stating, "Missing or

invalid values or incorrectly formatted information” will appear, and the Current Balance field will be highlighted in red.

New Member/Non-Member

- Added the ability to allow the CU to determine which personal data fields should be required, optional, or not displayed when a new member and new non-member is created.
 - Those settings are located under **Back Office > Parameters > Account Type/Rates Maint > Personal**
 - There is an option for INDIVIDUAL, BUSINESS and NON-MEMBER
 - The setup screens look and function similar to the new loan setup field configuration looks and functions.
 - The default will be O=Optional for most fields except for the fields that are currently required fields, and the hard-coded required fields will not allow you to change them.
 - If the field/drop-down is set to R=Required and is left blank/No Value Selected a #0003 warning message will appear and not let you move forward with the new member setup until an item is selected or entered.
 - If the field/drop-down is set to O=Optional and is left blank/No Value Selected, the system allows you to continue the setup without a warning.
 - If the field/drop-down is set to N=Do Not Show then the field/drop-down does not display at all.
 - There is a Default option for several drop-downs, fields, and checkboxes.
- Added user-defined fields from **Back Office > Parameters > User Defined Field Maint** to the new member setup screen **Member Services > New Member**.

NOTE: The user-defined drop-down codes were already available; in this release, we also added the user-defined text and date fields.

Notebook

- *Previously*, if you added notebook entries to a member’s account through **Member Account > Notebook (hyperlink) > New Notebook Entry** and the sub was purged, we still retained the entries but they were not able to be seen unless you went to the global notebook via **Teller/Member Services/Loans > Notebook** or until that same sub was reused, even though the note was for the previous sub.
 - *Now*, when a sub is purged, we move the notebook entries from the purged sub to the -99. The notebook entry states Original Sub=00, Changed to 99 Sub Date/Time it was changed, then the rest of the notebook message.

NOTE: We are also running a one-time program that will run when you get the release that will update all the old entries where the account base and sub no longer exist and move them to the 99 sub.
- *Previously*, if a co-owned/co-signed account had a notebook entry, the notebook count did not display on the co-owner’s/co-signer’s member inquiry screen.
 - *Now*, if a co-owned/co-signed account has a notebook entry the notebook count displays on the co-owner’s/co-signer’s member inquiry screen.
- *Previously*, there were several scenarios where a notebook entry was not linked to a valid account, so when you selected the Thread View button on the entry, the system would take you to a shell account that truly did not exist, and if certain steps were taken, it would cause the shell account to become an account.
 - *Now*, if the Thread View button is accessed via the global notebook and there is no account with that base and/or sub, a warning will appear letting you know the Thread View button can no longer be utilized for that notebook entry.

- *Previously*, you were able to create a notebook entry via **Teller/Member Services/Loans > Notebook > Notebook Journal > Add New Entry** for an account or non-member that did not exist.
 - *Now*, we confirm the account base, and sub is a valid member (Account #/sub) or non-member (SSN/0) before the entry is added. If the account is not a valid account, you will get a warning stating invalid account base and/or sub. The account base and/or sub does not exist, please update the number or search for the proper member or non-member.

Reminders

- *Previously*, if you added a reminder via **Teller/Member Services > Reminders > Add New Entry** the system would allow you to enter a date in the past which would cause the reminder to show on the report multiple times from the past date to the current date.
 - *Now*, if you enter a date in the past, you will get a warning stating, "Invalid Date. The date entered can only be the current date or a future date." The date will need corrected before the reminder can be added.

Transaction History

- *Previously*, if you completed a transaction that included a check in, cash out, and a deposit to a different account base that does not have the same sub account number as the account you are completing the transaction from, then the "C" hyperlink typically found in the transaction history that when clicked displays the check image was nowhere to be found.
 - *Now*, if the sub account number does not exist on the account you completed the transaction from, the check(s) received transaction with the "C" hyperlink will be located under the transactional account's 99 sub transaction history.
- *Previously*, if your system was set to Y - Star-1st Data for your debit card processor via **Back Office > Parameters > Card Services > System Process Identifiers**, the debit card transaction information that displayed under the member's transaction history would only state the card acceptor/merchant location.
 - *Now*, the debit card transaction history displays the member institution/merchant name and then the card acceptor/merchant location.

NOTE: This was done because the card acceptor was not always available, which means the merchant location was the only description displayed on the debit card transaction. This confused members because the location only was shown without any merchant name details. This caused the members to not recognize the transactions, so they thought they were fraudulent transactions.

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