

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

Version 5.5.8.3 Release Notice

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

Last updated on December 4, 2025, at 5:23 PM EST.

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Back Office

ACH

- *Previously*, if you had the Notice of Change feature enabled for ACH exception returns and the Notice of Change checkbox was selected, it was required to enter either the Corrected DFI Account Number or the Corrected Transaction Code and it only verified if the Return Code & Description was either C01, C05 or C06 but it did not confirm if the proper items were entered based on the return code selected.
 - *Now*, if the Notice of Change checkbox is selected, the Return Code & Description must be set to C01, C05, or C06, and it verifies that the proper Corrected DFI Account Number and/or the Corrected Transaction Code are required based on the code selected.

Return Code & Description	C06 - Incorrect DFI Account Number AND Transaction Code
Original Trace Number	<input type="text"/>
Current Balance:	-23.16
Available Balance:	-23.16
DFI Account Number	73872698
Transaction Code	27
Notice of Change	<input checked="" type="checkbox"/>
Corrected DFI Account Number	123456
Corrected Transaction Code	27 - Demand Debit

NOTE: If interested in the Notice of Change (NOC) feature for ACH exceptions, please contact CBS support via our ticketing system.

- Added 42-GL Credit and 47-GL Debit to the Corrected Transaction Code drop-down.

Notice of Change	<input checked="" type="checkbox"/>
Corrected DFI Account Number	<input type="text"/>
Corrected Transaction Code	0 - No Value Selected
Place Code	22 - Demand(checking)Credit
Origin Code	27 - Demand Debit
Origin DFI ID	32 - Savings Credit
Payroll Distribution Number	37 - Savings Debit
Transaction Amount	42 - GL Credit
	47 - GL Debit
	52 - Loan Credit

NOTE: This was added to allow sending a NOC for an ACH item that should be sent as a GL item.

- Added the Individual Name that shows in the ACH file to the ACH exception screen via **Back Office > Exceptions/Pendings > ACH Items**.

ACH Exceptions				
Member Name	Individual Name	Description	Status	Severity
TOBIAS, TAMERIO K	TAMERO TOBIAS	R02 = Account Closed	P	C
BARKSDALE, TERRY T	Terry Barksdale	R01 = Insufficient Funds	P	C
SMITH, TRACIE G	TRACIE GRAY SMITH	R01 = Insufficient Funds	P	C

NOTE: This was added to make it easier to determine if the item sent in was for the member on the account.

Compliance

- Previously*, the system did not honor a future Dormant Date under the member's personal data record. It was previously designed to input the current date and file maintenance the date every X number of days based on the Control-Master Days Before Dormant Parameter. The date was intended for the credit union to input the date they last spoke to the member.
 - Now*, the Dormant Date can be a future date, so the credit union does not have to maintain the date every X number of days.

Dormant Date	11/01/2033
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NOTE: This was done so that an account that was submitted to Unclaimed Property would not receive a dormant fee.

Drafts

- Added the ability to set a dollar limit for member drafts that will exception out for manual review instead of auto-clearing. For example, your credit union sets a limit of 20,000 to manually review any check for loss prevention, so therefore any check that comes into the draft file over \$20,000 is added to draft exceptions for review and will not auto clear.

Draft Exceptions			
Member Name	Description	Status	Severity
COLE, PAUL	REQUIRES MANUAL REVIEW	P	C
WAIT SERVICE & STAFFING LLC	REQUIRES MANUAL REVIEW	P	C
NY COMMERCIAL FINANCE CORP.	REQUIRES MANUAL REVIEW	P	C

NOTE: If interested in this feature, please contact CBS sales via our ticketing system.

- Added the ability to not display large draft IDs on the member inquiry/maintenance screen; only the short draft ID will display. When checks are ordered via CAMS-ii "Order Checks" button, the short draft ID will be used instead of the large draft ID. The large draft ID and short draft ID checks will still match and auto-clear through CAMS-ii.

Draft ID Number 666812105	Draft ID 666812105
Order Checks	MIREK J. SMISEK (A - Co-Owner) ▼

NOTE: Your CU will only have large draft IDs if you previously had them on your old core and were converted into CAMS-ii. If interested in changing how your large draft IDs display, please contact CBS support via our ticketing system.

Reports/Data Miner

- Added a net total to TODAY'S UNRECONCILED ATM TRANSACTION section of the ATM EXCEPTIONS report.

```

**CUP3411*
                TODAY'S UNRECONCILED ATM TRANSACTIONS
-----
TERMINAL  TRACE  TX
DATE    TIME  NUMBER  TYPE  CARDHOLDER NO  ACCOUNT NUMB  TRANSACTION DESCRIPTION  AMOUNT EXCEPTION
-----
251105  103413  616483  50    4842023020021925  000040284 76  POS PURCHASE 171.49 HAS NOT CLEARED
251105  103613  617086  50    4842023020021925  000040284 76  POS PURCHASE 155.52 HAS NOT CLEARED
# UNRECONCILED TRANSACTIONS (TODAY)                2                327.01

```

Taxes/Mandates

- Added **Qualified Charitable Donation** as an IRA withdrawal option under **Member Account > Transactions > Withdrawal > IRA Sub**. This transaction adds the transaction amount to the new Qualified Charitable Donation Distribution field under IRA Current Year Withdrawal Information and the Amount of Withdrawals-YTD field. When year-end runs, that amount will move to the previous year fields and update box 7 of the 1099-R tax form.

Qualified Charitable Don	Qualified Charitable Donation Distribution	0.00
Distribution Code	Y - Qualified Charitable Donation Distribution	

- Added **QTP to Roth IRA Transfer** checkbox under IRS Form 1099-Q Maintenance via **Back Office > IRS Tax Processes > Continue to IRS Tax Forms > IRS Forms: 1099-Q Education IRA Payments Forms, Tax Process: Maintenance, Enter SSN > Accept**.

QTP to Roth IRA Transfer	<input type="checkbox"/>
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Internet Branching

- *Previously*, when Zelle CREDIT or Zelle DEBIT transactions posted to an account, the details of where the CREDIT came from or who the DEBIT was sent to did not display in IB-ii.
 - *Now*, the Zelle who/from detail is displayed on Zelle CREDIT/DEBIT transactions in IB-ii.

08/06/2025		Amount	Balance
5:25 PM	Zelle Transaction: Zelle Alejandro Zelle Debit - Zelle Transaction: Zelle Alejandro	-\$42.00	\$7,330.14
1:18 AM	Zelle Transaction: Zelle Alejandro Zelle Debit - Zelle Transaction: Zelle Alejandro	-\$70.00	\$7,372.14

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Loans

Collections

- *Previously*, escrow share balances were included in the **Shares Available** balance via **Loans > Collections > Collections**.
 - *Now*, escrow shares are no longer included in the Collection Shares Available balance.

Collections												
Account #	Control Number	Member Name	Collector ID	Status	Co-Signed?	Current Balance	Delinq Amount	Delinq Days	Shares Available	Shares Balance	Delete	
11170 01	0	HAYNES, DAVID R		169	N N	16,895.30	1,700.00	79	6.76	6.76	<input type="checkbox"/>	<input type="checkbox"/>
12260 03	0	DAMPIER, VERON A		111	N Y	46,040.79	687.45	14	5.00	2,812.25	<input type="checkbox"/>	<input type="checkbox"/>
12880 01	0	VIGA, KEVIN J		111	N N	86,493.82	1,283.62	14	5.00	1,977.63	<input type="checkbox"/>	<input type="checkbox"/>

NOTE: If you would like to continue including them, please contact CBS sales via our ticketing system.

Pledge Loans

- *Previously*, if a certificate loan pledge hold was edited where the Affects Loan Rate checkbox was checked, the checkbox would not appear to be checked in the edit display, even though a Y indicator was present, nor could it be edited. This caused the Y to change to an N when the changes were accepted. This was due to the Affect Loan Rate checkbox being disabled on edits.
 - *Now*, the Affect Loan Rate checkbox is only disabled when editing a draft/share pledge loan, not a certificate pledge loan. This will honor the Affect Loan Rate for certificates and allow you to uncheck the box if the loan rate is no longer affected by the certificate rate.

Pledged Loans Information						
Priority	Account #	Name	Last Change Date	Pledge Amount	Auto Reduce	Affects Loan Rate
5	10880 99	REBECCA S BOZEMAN	10/18/2025	9,357.42	Y	N
10	10880 21	REBECCA S BOZEMAN	11/24/2025	8,113.43	Y	Y

Add or Edit Share Pledges								
	Priority	Account #	Pledge Amount	Auto Reduce	Affects Loan Rate	Share Balance	Shares Held	Shares Available
ch	5	10880 99	9,357.42	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0.00	0.00	0.00
ch	10	10880 21	8,113.43	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0.00	0.00	0.00

NOTE: The Affect Loan Rate checkbox works with the CD Rates Affect Secured Loans and Loan Rate Adjustment Factor (percent) parameters under Control-Certificates.

Payments

- Added the ability to restrict all payment sources from a specific loan. This causes loan payments for that loan sub not to be accepted via IB-ii, ACH, Repay, and so forth. However, over-the-counter payments are allowed with an override.

Restrict All Loan Payments?	<input type="checkbox"/>	Account Status	A - Active <input type="button" value="v"/>
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NOTE: If interested in this feature, please contact CBS sales via our ticketing system.

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Teller/Member Services

Balancing

- Added the ability for teller's cash letter totals to display under the Balance Drawer options via **Teller > Balancing > Balance Drawer Count/Dollar Entry**.

NOTE: This was added so the teller is not required to access **Back Office > Check Processing > ICL View Cash Letter Totals** to verify their check image totals match their daily check-in totals. If interested in adding this feature, please contact CBS support via our ticketing system.

Certificates

- Previously, when a certificate was added via **Member Services > Member Account > New Account > New Certificate (Regular/IRA/HSA)**, after selecting the Type of Certificate, the cursor would default to the Purchase Date field, which sometimes caused tellers to input a future date, which in turn caused the certificate to not receive dividends.
 - Now, the cursor defaults to the Purchase Amount field. The Purchase Date is still able to be edited, but it does not default to that field as it is rarely changed.

- Previously, when a certificate was added via **Member Services > Member Account > New Account > New Certificate (Regular/IRA/HSA)** and a Purchase Amount was entered prior to choosing the Type of Certificate, the Estimated Maturity Value did not display, which caused the Certificate Term/Time to Maturity to state 0 and the Estimated Maturity Value to be equal to the Certificate Amount.
 - Now, the proper Estimated Maturity Value is displayed even if the Purchase Amount is entered before the Type of Certificate is selected.

Closed Accounts

- *Previously*, in the 5.5.7.1 release, CBS added the ability for the closed reason of a 99 sub to be a drop-down box with a listing of defined closed reasons instead of a freeform box. This box appeared when a 99 sub was closed via maintenance or through multi-tx; however, the reason was able to be bypassed by the teller if they selected the Update Changes button from the sub maintenance screen. Clicking the Update Transactions button on the transaction screen prior to selecting a closed reason had the same effect, which caused some closed accounts not to have a closed reason linked.
 - *Now*, the Update Changes button from the sub maintenance screen and the Update Transactions button from the transaction screen are disabled/grayed out until the closed reason is selected.

Maintenance/Other Documents

- Added the ability to add co-owner, beneficiary, and co-signer information to “Other Documents” via **Back Office > Parameters > Forms/Letters/Documents > Other Documents > Add New Entry**.
NOTE: CAMS-ii allows for auto-mapping of up to three co-owners, beneficiaries, and co-signers, per document, per sub.
- Added the ability to create an Other Document based on a specific sub via a new “Select Sub Account” drop-down under Letters/Forms via **Member Account > Maintenance > Other Documents**. This allows you to choose the sub where you want the co-owner, beneficiary, and/or co-signer information to pull from.

NOTE: The 99 sub is the default sub for the “Select Sub Account” drop-down, and the drop-down only displays sub accounts that have a co-owner (Relation Type = A-Co-Owner), beneficiary, or co-signer under that base account; account status does not matter.

- Added the ability to disallow editing of the Amount of Shares/Loan Held fields via **Member Account > Maintenance > Details-Any Sub**.

NOTE: This was added because that field should never be changed unless directed by CBS, as changing that field causes your share hold details to be out of balance with the overall shares held amount. A hold should be added, edited, and/or deleted via the Share/Loan Hold Information detail section. If interested in making that field read-only, please contact CBS support via our ticketing system.

- Added the ability to disallow editing of the four Balance fields via **Member Account > Maintenance > Details-Any Sub**.

NOTE: This was added because those fields should never be changed unless directed by CBS, as changing those fields can cause out of balances. If interested in making those fields read-only, please contact CBS support via our ticketing system.

Beginning Balance	116,081.77	Current Balance	116,324.91
Statement Beginning Balance	116,081.77	History Beginning Balance	1,012.68

- We renamed and relocated several fields under Personal Data Maintenance via **Member Account > Personal Data** (click on the Name record); the State Code was renamed Census State Code, the County Code was renamed Census County Code, the Census Tract field was renamed Census Block Area, and relocated under the Census State Code, the Place of Birth field was relocated across from the County field, and the Metro Statistic Area (MSA/MD) field was relocated across from the Census Block Area.

County	<input type="text"/>	Place of Birth	<input type="text"/>
Census State Code	<input type="text" value="00"/>	Census County Code	<input type="text" value="000"/>
Census Block Area	<input type="text" value="0"/>	Metro Statistic Area (MSA/MD)	<input type="text" value="0"/>
Latitude	<input type="text" value="0.00000000"/>	Longitude	<input type="text" value="0.00000000"/>

Member/Transaction Inquiry

- Added the Available Balance of a sub-account as a blue hyperlink that takes you to the Share Holds screen.

NOTE: This was added to easily identify why the sub available balance is less than the current balance. This was done for drafts, shares, certificates and IRAs.

Sub	Description	Current Balance	Available Balance
85	DRAFT - ACCOUNT Overdraft Available: 621.78	131.14	131.14
99	SHARE - MASTER ACCT.	146.78	121.78
Aggregate Totals		\$277.92	\$252.92

- Previously*, if your system was set to I-Vantiv for your debit card processor via **Back Office > Parameters > Card Services > System Process Identifiers**, the debit card transaction information that showed under the member's transaction history would only state the card acceptor/merchant location.
 - Now*, the debit card transaction history will show the member institution/merchant name and then the card acceptor/merchant location.

11/24/2025	09:40:59 POINT-OF-SALE PURCHASE	-15.80	0.00	16,947.84
DOLLAR GENERAL DG 2305 RADFORD VAUS 24NOV25 AT 09:41 (Pinned)				
Terminal Id 32305802 At Network Card# 8633				
Teller Identification: 0182 CAMSii - REALTIME ATM				
Transaction Source: ATM				
11/24/2025	10:25:20 POINT-OF-SALE PURCHASE	-5.00	0.00	16,942.84
TACTACAM 110 N Sunset CALEDONIA MNUS 23NOV25 AT 19:54 (Signature)				
Terminal Id UKHSOPOH At Network Card# 8633 (Recurring)				
Teller Identification: 0182 CAMSii - REALTIME ATM				
Transaction Source: ATM				

NOTE: This was done because the card acceptor was not always available, which meant the merchant location was the only thing displayed on the debit card transaction. This confused members since the location only showed nothing regarding the merchant's name. This caused the members to not recognize the transactions so they thought they were fraudulent transactions.

- Added the non-zero Certificate Number to the description of the certificate. This description will show anywhere the account description shows, such as Member Inquiry, Transactions, etc.

Sub	Description	Current Balance	Available Balance
26	IRA 30 MONTH CERTIFICATE (Traditional)	0.00	0.00
39	4 MONTH CERTIFICATE-TP(Cert:0000123)	0.00	0.00
40	3 MONTH SPECIAL(Cert:0012345)	2,722.72	2,722.72
41	60 MONTH CERTIFICATE(Cert:0000123)	500.00	500.00

Notebook

- Enhanced the notebook with the following features:
 - When creating a new notebook with follow-up, if it is assigned to another teller/group at creation, then a message appears in the thread that states "Assigned to Teller 0120 or Teller G0117 - GROUP NAME".
 - If the new notebook entry is first assigned to the creator, then reassigned to another teller/group, then a message appears in the thread that states "This followup was *reassigned by* teller: 0133 Michelle. This followup was *reassigned to* 0132 - Amanda"
 - The Notebook Journal holds the entry as well and shows the assignment/reassignment comment.
 - Anyone accessing the follow-up can click the "Send notification to creator" checkbox and it will send a CAC Mailbox message to whoever is listed in the Created by. (If the notebook was System Created 0000 then no notification is sent). The mailbox subject is titled "The Notebook was changed" and the body of the message states "RE: The follow-up you created and re-assigned with [Member Name] has a new thread update to review."

Created by: 0133 - Michelle

Send notification to creator

From: 0133 Michelle

Subject: The notebook was changed

Old Message

RE: The follow-up you created and re-assigned with TIMOTHY T. ROB has a new thread update to review

NOTE: If the notebook was reassigned again to a totally different teller, the original creator would not see who it got assigned to from their own notebook journal but could click on thread view to see who it was reassigned to in the comments or click on notebook search to locate who the current assignee was. In cases where it was assigned to a Group, then one of the group members accepted the assignment, the original creator's notebook journal would only show assigned/reassigned to Teller Group but the thread view does show who accepted the assignment. It reads as `__Teller 0133 - Michelle has accepted the assignment'`

Transactions

- Previously*, in the 5.4.9 release, we allowed for the 99 sub account and draft accounts to go negative with an override when a withdrawal was done, regardless of any parameter setting.
 - Now*, we only allow the 99 sub account and draft accounts to go negative when a withdrawal is done if your credit union has the **"Allow Held Funds to be Transferred"** parameter checked via **Back Office > Parameters > Control-MultiTx**. This enables the **"Do you want to withdraw below the available balance?"** radio button under the withdrawal transaction. That will need to be selected and an override completed for the account to be able to go negative. If the parameter is unchecked, the **"Do you want to withdraw below the available balance?"** radio button is greyed out, and when you try to continue with the transaction, an error stating, "Cannot withdraw or transfer held funds" will appear and you cannot move forward with the transaction.

Withdrawal

TOM X GERDES 1 99 SHARE - MASTER ACCT-TP

Balance	Available	W/D Fee	W/D's
3,922.54	3,917.54	0.00	1

Withdrawal Amount

Reason No. Description

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

Do you want to close the account? No Yes

- Added the ability to print a check to a different branch location or a different printer at the same location. To print an official check, money order, or cashier's check at another branch or the creator's branch location, access **Member Account > Transactions > Check Out**, select the **Save (For Pickup)** radio button, select the proper branch from the **Branch for printing** drop-down > Click **Accept**. For the receiving branch to print the pick-up check(s), access **Back Office > Check Processing > Branch Printing**.

NOTE: This will require a new teller menu security node to be added. The new Branch Printing menu node will grant access to tellers who already have **Check Processing** enabled via **Back Office > Standard**. If the check is set to print at your location and you are on the **Member > Inquiry** page, a red spur icon will show on level 2 next to Notebook. If you hover over the red spur it states, **You have checks to print**. When you click on the red spur, it takes you to the **Check Inquiry** screen under **Check Processing**. If you try to print pickup checks that are not requested at your location, then you will get error code #0471 stating, Check(s) Did Not Print because the pickup location differs from yours, use the check register to determine which branch the pickup checks are requested at.

Check Out				Funds Remaining 0.00
Check Amount 1. 200	Payee Option <input checked="" type="radio"/> Member only on check <input type="radio"/> Member not on check <input type="radio"/> Member AND <input type="radio"/> Member OR	Address Option <input checked="" type="radio"/> Member's address on check <input type="radio"/> Other address on check <input type="radio"/> No address on check	Payee and Address TOM X GERDES 101 MEMBER STREET TOM'S CITY, NC 68847	Check Number []
<input type="radio"/> Official Check <input type="radio"/> Money Order <input type="radio"/> Cashier's Check				Check Type No Value Selected ▼
memo []				
<input type="radio"/> Print Now (For Pickup) <input type="radio"/> Print Now (To Be Mailed) <input type="radio"/> Print Now (Courier)		<input checked="" type="radio"/> Save (For Pickup) <input type="radio"/> Save (To Be Mailed) <input type="radio"/> Save (Courier)		<input type="radio"/> Do Not Print
Branch for printing [05 - Downtown Campus Branch ▼]				

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Updates Since Last Notice

The following updates occurred before this notice:

Version **5.5.8.2** was released on **11/1/2025** for our re-conversion client.

Version **5.5.8.1** was released on **7/31/2025** to fix a few 5.5.8 bugs; star card maintenance other member/non-member search issue, address verification widget size, IB-ii loan app errors, invalid beneficiary notebook entries from when a journal voucher was done on a sub account, certificate auto renewal type fix, check(s) disbursed ck# detail/link under member history, system slowness related to the MeridianLink interface, credit bureau updates, and global loan applications member/non-member links.

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