

CAMS-ii™ IB-ii & Android/iOS Mobile Apps

IB-ii Version 5.31.0 Core 5.35.0 Web | iOS Version 5.48.4 | Android Version 5.46.0
Update Notice

*This update notice describes new features, updates, changes, and anomalies since last notice.
Last updated on June 1st, 2026, at 11:30 AM EST.*

- IB-ii Core Version 5.31.0 Estimated Release Date 06/01/2026
- iOS Version 5.48.4 Estimated Release Date 06/01/2026
- Android Version 5.46.0 Estimated Release Date 06/01/2026

New Features

Pending Deposits/Pending Transfer Message

Previously once an eDeposit or transfer was submitted, you would not easily know it was still processing when you refreshed or logged back into your account. Now, a Pending Deposit/Pending Transfer dialog box appears, as well as a welcome center message.

The pending transfers displays the date, from/to accounts and dollar amount.

The pending deposit shows the sub account it was deposited into, the routing, account, and check number from the MICR, and the dollar amount and date:

Pending Transactions

Transfers

01/21/2026

From: 77 Checking Account
To: 99 SHARE SAVINGS

\$0.02

79 SHARE DRAFT
A044000024A02318733957C08958

Deposits

01/27/2026

Account: A044000024A02454547C5689
CN: A044000024A02318733957C08912

\$200.00

Close

Along with this, there is now a pending transfer Admin view. Occasionally there is a reason to remove or skip a transfer stuck in pending. The IB-ii Admin > Info > Transfers screen now has a place to do so. The Skip button is for recurring transfers that are stuck, they can be skipped to the next date, and the Remove button is for one-time transfers that are stuck in processing. The transfer must be completed again by the member or by some other method in these cases if the member is still wanting it completed. These pending items are only shown on this screen when stuck in processing.

Internal ID	From	To	Frequency	Date	Amount	
5727	75 SHARE DRAFT	99 SHARE SAVINGS	weekly	04/28/2026	\$1.04	Skip
27320	75 SHARE DRAFT	99 SHARE SAVINGS	weekly	04/28/2026	\$1.11	Skip
5727	75 SHARE DRAFT	99 SHARE SAVINGS	weekly	04/28/2026	\$1.00	Skip
2026	75 SHARE DRAFT	99 SHARE SAVINGS	Once	04/28/2026	\$50.00	Remove
2026	99 SHARE SAVINGS	75 SHARE DRAFT	Once	04/28/2026	\$15.88	Remove
2026	75 SHARE DRAFT	4422170000054182 CREDIT CARD	Once	04/28/2026	\$20.00	Remove

Balance Animation

Balances and transactions now update when they change on the backend *without* needing to navigate or refresh the IB-ii screen. When a transaction posts while already logged into IB-ii, an animation similar to the rolling numbers on a gas pump occurs to update the balance on the account tile and draw attention to the balance change since logging in. If the change also had to do with a processing transfer being completed, a message also pops up to state that above the welcome message area.

The screenshot displays the user interface for a financial institution. At the top right, a notification bubble states: "A pending transfer 2026 has been processed." Below this, a "Welcome, Elsa!" message indicates the user last logged in 1 day ago. The main content area is divided into "Pinned Accounts" and "Quick Links".

Pinned Accounts:

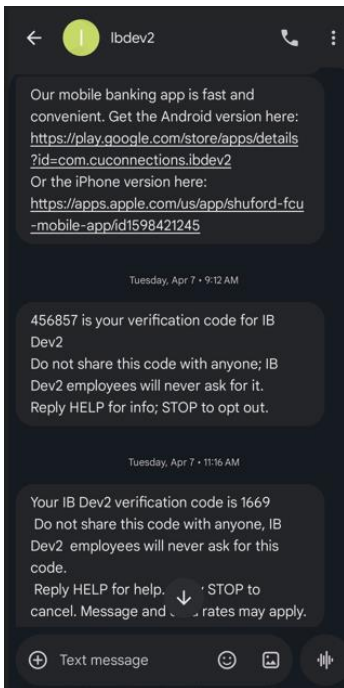
- 11 HELOC for 800 S Main property:**
 - Last Activity: 05/26/2026 (4 days ago)
 - Balance: **\$24,469.62** (highlighted with a green box)
 - Funds Available: \$75,530.38
 - Payment: \$15.08
 - Due Date: 06/05/2026 (in 6 days)
 - [Pay Now](#)
- 3576 CREDIT CARD:**
 - Balance: **\$1,102.44**
 - Funds Available: \$8,897.56
 - Payment: \$40.00
 - Due Date: 06/28/2025 (11 months ago)
 - [Pay Now](#)

Quick Links:

- Forms
- Order Checks

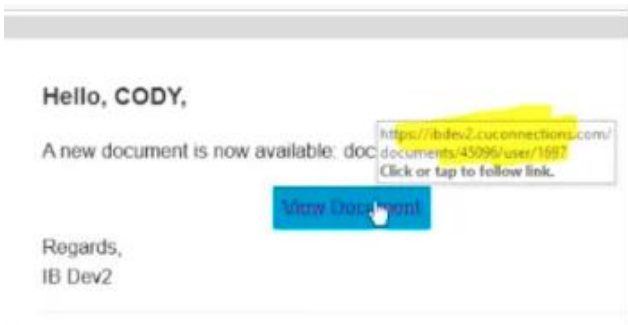
IVR-ii app/play store txt

IVR-ii can now include an option to send the app/play store listings via a txt for members who request it. Please submit a support ticket if interested in adding this feature.



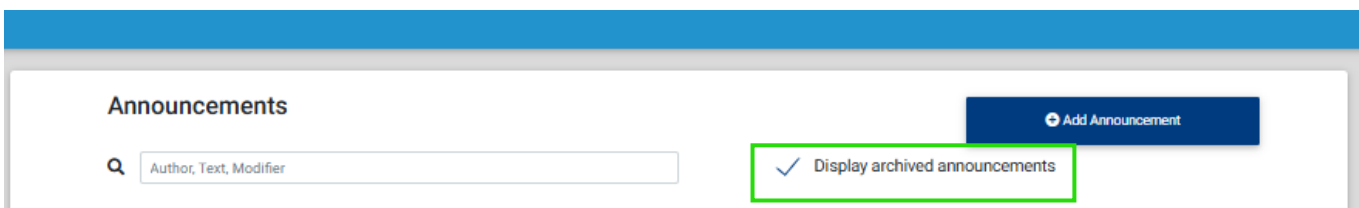
eDoc Notification Deep Linking

Previously when a member received an alert of a new statement or a new notice, clicking the email link would direct them to the login screen > accounts tab -not the document directly. Now when clicking “View Document” and logging in, the member is directed to the document from the email.



Restore Archived Announcements

Previously when an announcement was archived, it could not be used again, a new one had to be created. Now, in IB-ii Admin, clicking the Display archived announcements checkbox, then clicking on the announcement to restore has an option to copy to make active again. The expiration date must be changed to a current date if it is in the past before the copy button is available to click.



Title: Office Maintenance Closure
 Text: Please be advised that the **Briggs St Office will be closed from 8-12 on Thursday March 20th** for maintenance. The Main St and Town Street locations are the closest open alternatives during that timeframe.
 Thank you for your understanding.

Author: HOMER J SIMPSON (mphillips@camsbycbs.com)
 Last Modified By:
 Important: ✓
 Start Date: 03/18/2025
 Expiration Date: 03/20/2025

Spanish
 Title:
 Spanish
 Text:

Copy Announcement

Announcement

Title
Office Maintenance Closure

B I U [List Icon] [Link Icon] Normal [Color Icon] [Text Color Icon] [Link Icon]

Please be advised that the **Briggs St Office will be closed from 8-12 on Thursday March 20th** for maintenance. The Main St and Town Street locations are the closest open alternatives during that timeframe.
Thank you for your understanding.

Spanish (Optional)

Title

B I U [List Icon] [Link Icon] Normal [Color Icon] [Text Color Icon] [Link Icon]

Insert text here ...

Expiration Date
03/20/2025
Date must not be in the past

Important: ✓

com/admin/member

Copy Cancel

Details

Author : HOMER J SIMPSON (mphillips@camsbycbs.com)
 Create at : 03/18/2025

MTD User Activity Report

Previously the MTD activity report in Admin > Info was disabled due to loading lag issues caused by it repopulating every time the Info screen was accessed. Now the MTD activity has a Create button that once clicked produced a message that the report is creating. After it is completed, the ready message appears if still on that screen. The last created date and time also appears so that even if you leave the Info screen and return, you can see the created report and rolling over it shows the last created date and time detail. This report can be exported as a PDF or a .csv file.

The screenshot shows the CBS system interface with a notification box that reads: "Activity Report started creating" and "Activity report started creating. This may take several minutes. You will be notified on this page when it's ready." The background shows a table for "Monthly Reports" with columns for Period, Users, Sessions, and eDocument.

The screenshot shows the CBS system interface with a notification box that reads: "Activity Report Ready" and "Activity report from 06/01/26 to 06/30/26 has been generated." The background shows the "Monthly Reports" table with a row for the period 6/1/26 to 6/1/26.

The screenshot shows the CBS system interface with the "Monthly Reports" table. A tooltip is visible over the first row, stating: "Activity report from 06/01/26 to 06/30/26 has been generated at 06/01/26 11:03 AM".

	Period		Users				Sessions			eDocument			
	Start	End	Enabled	Registered	This Month	New	Admin	Member	Document	Users	Documents	Non-IB Users	Non-IB Documents
6/1/26	6/1/26	6/30/26	1489	896	2	0	0	10	0	139	76	481	5

Bill Pay ID

We added a way to force a different ID to be the Bill Pay account identifier due to an issue that sometimes arises with a member enrolling in Bill Pay but their account had a reused purged IB ID. This stems back to a time before we stopped reusing purged IB ID's for credit unions that use a random internet ID's. While we no longer reuse purged IB ID's, members that already had a reused ID on their CAMS-ii profile could sometimes try to enroll in Bill Pay but their associated IB ID was sent as the identifier and that ID was still on the Bill Pay Master List for a different member and therefore could not be used. The Bill Pay Master List should still have

an x added to the end to delete old profiles that are no longer used, but this change makes it so that the internet ID is no longer the identifier sent to Bill Pay to create the bill pay account.

An additional bill pay change that is available is where Bill Pay can only be enrolled in by the primary draft account owner. Please create a support ticket to enable this feature.

Future New Features

Draft ID/Account ID on IB-ii - Coming Soon!

We will be adding the members' draft ID to the Account Details screen on IB-ii. The draft ID that displays in IB-ii is pulled from CAMS-ii and adds on the check digit pattern from the Control-Draft parameter as the prefix. There are configuration options your credit union can request such as the extra digit being stripped off or not, draft prefix numbers, how many digits to trim and so forth, and if you have large draft ID's, which ID to display. Basically, the number that is displayed for a draft account should match what the member checks would show.

All other account types display the account number + the sub number so share type 1234-99 would read as 123499 and loan type 1234-01 would read as 123401.

In this example below, the draft ID 646063020-9 is displayed in IB-ii Account Details as 11436460630209 where 1143 is the prefix in the Control-Drafts parameter, 646063020 is the draft ID and 9 is the extra digit. Your credit union should review the draft ID numbers that appear by default and if you find that you use different information for members checks than what is listed in your Control-Drafts parameters, please enter a support ticket.

Sub	Description	Current Balance	Available Balance	Opened	Last Transaction	Period W/D's	Draft ID Number	Co-Owners	Bene	Note Book
75	SHARE DRAFTS Bill Checking Account Overdraft Available: 17,915.75 Overdraft Privilege: (X) 0.00	2,168.56	2,168.56	02/26/2024	05/09/2026	1	646063020-9	Y	N	

← Accounts Account Actions

Account Details

Bill Checking Account

Last Activity
05/09/2026 (6 days ago)

Available Balance
\$2,168.56

Current Balance
\$2,168.56

Draft ID
11436460630209

Additional Details

<u>YTD Dividends</u> \$1.43	<u>Prev YTD Dividends</u> \$313.28
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Current Holds ▼

There are no holds on this account

Pending ACH Transactions ▼

No pending ACH transactions

In this example, the account has both a large and standard draft ID. The large draft ID is displayed on IB-ii and for other accounts at this same credit union that only have the standard ID, lack of a large ID would default to the standard showing.

Sub	Description	Current Balance	Available Balance	Opened	Last Transaction	Period W/D's	Draft ID Number	Co-Owners	Bene	Note Book
75	SHARE DRAFTS Overdraft Privilege: (X) 0.00	-1,669,855.00	0.00	04/11/2022	04/12/2022	0	5432125747324959 747324959	N	N	

← Accounts Account Actions ▾

Account Details

75 SHARE DRAFTS

Last Activity
04/12/2022 (about 4 years ago)

Available Balance
\$0.00

Current Balance
-\$1,669,855.00

Draft ID
5432125747324959

Additional Details

<u>YTD Dividends</u>	<u>Prev YTD Dividends</u>
\$0.00	\$0.00

Current Holds ▾
There are no holds on this account

Pending ACH Transactions ▾
No pending ACH transactions

For all other non-draft accounts, the account base + sub number is displayed. In this example, the account is 6151299-99 and loan 6151299-11

← Accounts Account Actions ▾

Account Details

99 SHARE - MASTER ACCT-TP

Last Activity
05/06/2026 (9 days ago)

Available Balance
\$17,915.75

Current Balance
\$31,975.09

Draft ID
615129999

Additional Details

<u>YTD Dividends</u>	<u>Prev YTD Dividends</u>
\$273.27	\$366.61

← Accounts Account Actions ▾

Account Details

11 HELOC for 800 S Main property

Last Activity
05/14/2026 (today)

Balance
\$22,357.01

Funds Available
\$77,642.99

Draft ID
615129911

Additional Details

<u>Interest Rate</u>	<u>Payoff Amount</u>
7.5%	\$22,387.97
<u>YTD Interest</u>	<u>Prev YTD Interest</u>
\$716.90	\$355.89

Payment Due Date

\$30.96 05/05/2026 (10 days ago)

Pay Now

Step-up Authentication - Coming Soon!

We will be adding a licensed feature for step-up authentication for certain IB-ii changes. Zelle enrollment, Bill Pay enrollment, Address changes and more. The member is prompted to enter an authentication code prior to proceeding. Contact CBS sales for additional details.

Change Address

New Mailing Address

Use Physical Address

Street Address 1
123 MAIN ST

Street Address 2

City
GOLDSBORO

State
North Carolina

Zip
12345-6789

Additional Authentication

Enter the code sent by text message to (***) ***-7075

Verification Code

Verify Cancel

Save Cancel

Early ACH - Coming Soon!

Added a new licensed feature where select members can choose to post their pending ACH early with a fee/no fee. Contact CBS sales for additional details.

Pending ACH Transactions				
Company Name	Description	Effective Date	Amount	Get Early Credit
eBay ComHHZW74MG	PAYMENTS	11/13/2026	\$1.00	Get Early (\$2.00)

Security Question Removal/MFA Codes – Scheduling Now!

As a reminder, this feature is now available but takes coordination with the CBS team. Please submit a support ticket if you would like to be scheduled for this.

Recent IB-ii audits concluded that as part of the Multi-Factor Authentication, we should transition from security questions to security codes sent to email/txt. Per the findings, MFA should be something you know, have, and are. We have been using something *you know* as the username and password, something *you have* as the answer to a security questions, and something *you are* as the biometrics (Thumbprint and/or Face ID). The auditor stated that a password and challenge question are both “something you know” and something you “have” should be an email or txt security code. Based on this feedback, CBS has rewritten the MFA process for both onboarding initial logins and subsequent logins.

There is now new code in place that allows your credit union to remove the security question option from IB-ii and replace it with txt codes. The email codes and phone call codes remain an option regardless. This is an optional feature should your credit union choose to use it.

We’ve added a prompt that appears *after* a successful login that asks the user if they would like to add their phone number for receiving codes instead of email. This prompt would only appear for members not already using txt eAlerts and/or txt banking where their cell number has already been verified. Members can go ahead and start adding their txt phone numbers if prompted.

The prompt in question appears like so:

Add Your Phone Number for Faster Verification

The screenshot shows a web form titled "Add Your Phone" with a blue header. Below the header, the text reads: "Want to get your verification codes faster? Add your mobile number to receive codes by text instead of waiting for an email." There is a text input field labeled "Phone" with a red asterisk and a red error message below it that says "Phone number is required". To the left of the input field is a small mobile phone icon. Below the input field is a checkbox with the text: "By checking this box, you agree to receive mobile messages related to your Credit Union account at the phone number provided." Underneath this is a smaller line of text: "Reply HELP for assistance. Reply STOP to cancel. Message and data rates may apply. Message frequency varies." At the bottom of the form are two buttons: a blue "Send Verification Code" button and a white "Cancel" button with a blue border.

If you do remove the security questions and switch to the MFA txt/email prompt, all members will be transitioned from questions to codes in the future and that initial login after the transition will force all members to get a code by email or txt if they have a verified txt number already on file in IB-ii. They can also choose to receive the code via a phone call to their home number on file in CAMS-ii. This includes members that use biometrics on the apps, or have previously selected "Remember this device" on the web. That initial login after transitioning from security questions will prompt for the code for everyone. IF the member has biometrics or remember this device selected, that initial login after the transition would be the only time they have to enter the code. If they do not have their device remembered, they will be prompted for the code on each subsequent login. If the member chooses the "forget this device" in the future, they would be prompted to receive a code again on their next login.

Below is a link to a video of how things look logging into IB-ii without the security questions for all login and reset scenarios available:

<https://drive.google.com/file/d/1PTGhzPyH8t1KTbogVEeP1TDbK46nNGnf/view?usp=sharing>

FAQ's

1. What happens if they never verify the phone number, such as never receiving the text, never entering the code, or pressing Cancel? Will it keep prompting? Also, if they didn't verify it when they log in again, what prompts the other login options, like the code to email or phone? Will the text prompt ever come back up?

This is a multi-part answer. If they enter their phone number to be verified but do not enter the verification code for whatever reason and cancel out of there, their number will show in an unverified status. If they do not complete the verification and cancel out they will not be prompted again. At login they would have options to get the code via email or a phone call. When the prompt comes up originally to add the number and they click cancel/skip the prompt will not come up again on that device unless they "forget the device" in settings.

2. How do existing members get their phone numbers verified? Maybe at the next login after the change is in place? Or will the e-Alert phone number be used? Do they need to re-verify it?

Existing members without a verified txt notification number will login like normal (user name and password or biometrics) but instead of answering a security question, they will get a code to their email or a phone call with a code to the home number on CAMS-ii. After entering that code they will be logged in. After being completely logged in, they will be prompted to add a cell phone number for txt codes.

NOTE: If the member already had a verified notification number (eAlerts) then they will not be prompted to add a number after logging in and in fact they can use that number to receive a txt at login in place of the security questions and in place of the email or phone call codes. They would not need to re-verify it.

3. Is the verified number for MFA the same as for eAlerts?

Yes, however if the member has only added for MFA using the login prompt, it does not enroll them in eAlerts. They still have to go and click which alerts they want and if they want them to go to email or txt. If they do choose txt though, the number is already verified so they do not need to add it again.

4. Our member shares their online banking credentials; how will this affect them to receive the code because it sends to the text or email of the primary?

The other party should log in with their own credentials, whether they have their own base account or if they are added as an additional user. Both of those options allow their own login credentials as well as their own MFA contact information.

If you would like to get added to the schedule to turn on the MFA codes and remove security questions, please let me know. If you do not want this feature, please let me know. We understand that you likely want time to make all staff aware and alert members of upcoming changes. We can talk dates once training/questions have been ironed out, no rush!

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