BND
Bank *of* **North Dakota**

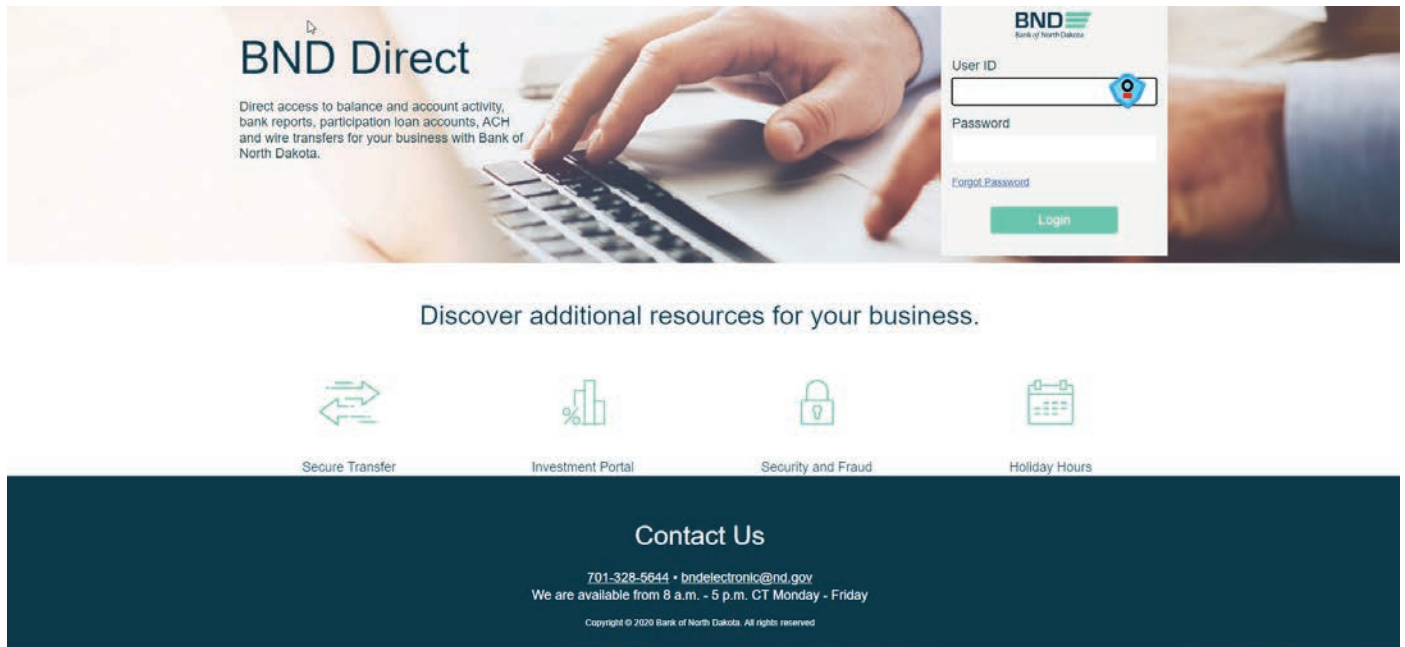BND DIRECT
Payment
Guide

SEPTEMBER 2023

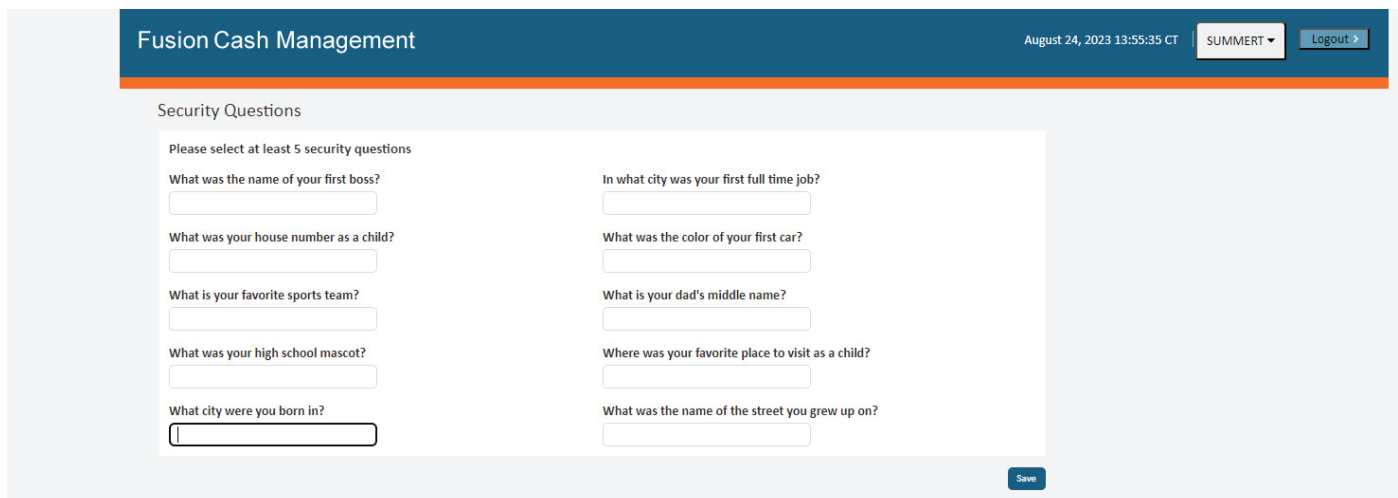# Table of Contents

Signing In

First Time Login

1. **bnd.web-cashplus.com/client**.
2. You will have received 2 emails, one with the **User ID** and the second with the **first-time password**. These emails will come from **bndelectronic@messages.nd.gov**. Enter User ID and Password from that email.
3. Click **Login**.

Security Questions

4. Answer five of the questions on the screen.
5. Click **Save**.

Change Password

1. **Old Password** is the one received via email.
2. Enter **New Password**. The password requirements are on the right side of the screen.
3. **Confirm Password**.
4. Click **Change**.

Log In (username) and (token)

1. Type **Username**.

2. Type **Password**.

3. **Login.**
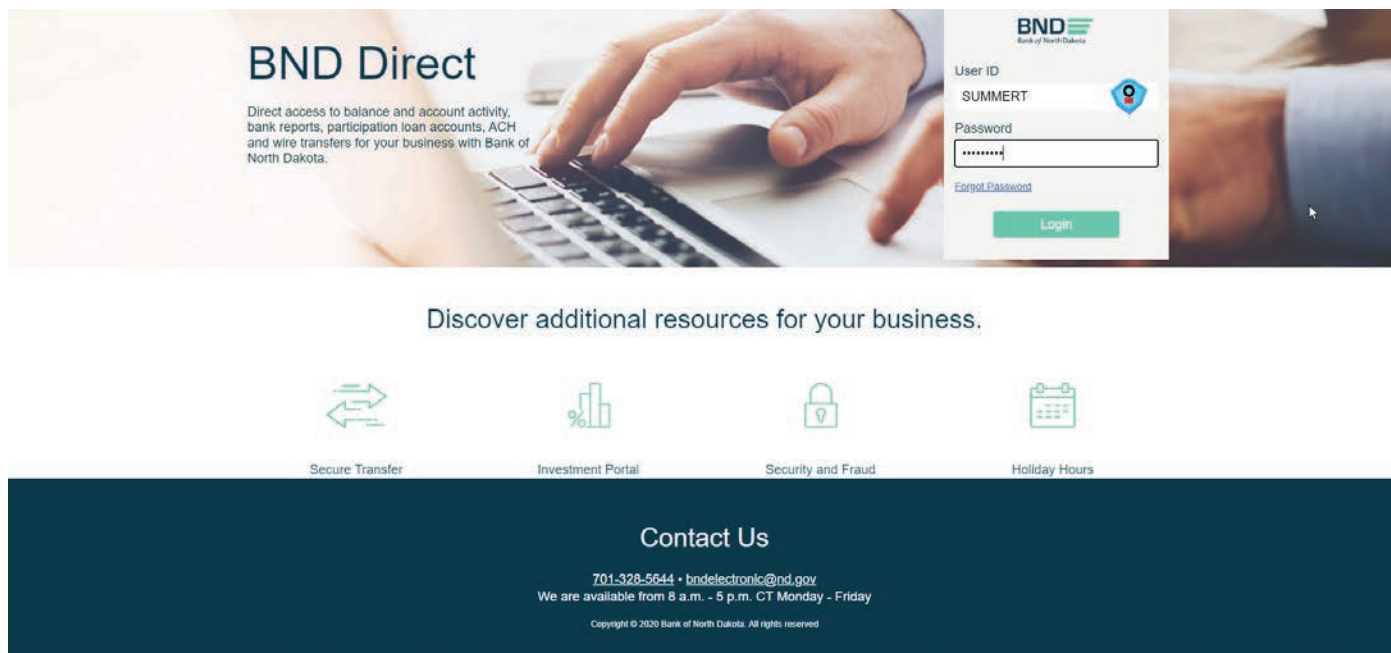
4. **Enter Token** screen will pop up. Key the number that generates on the token.
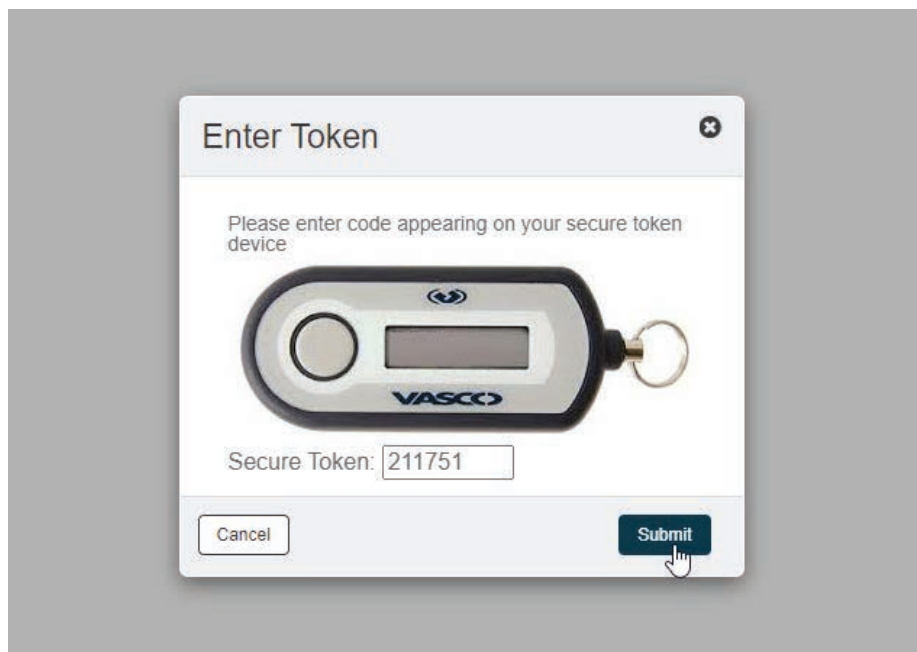
Forgot Password

1. Key **Username**.
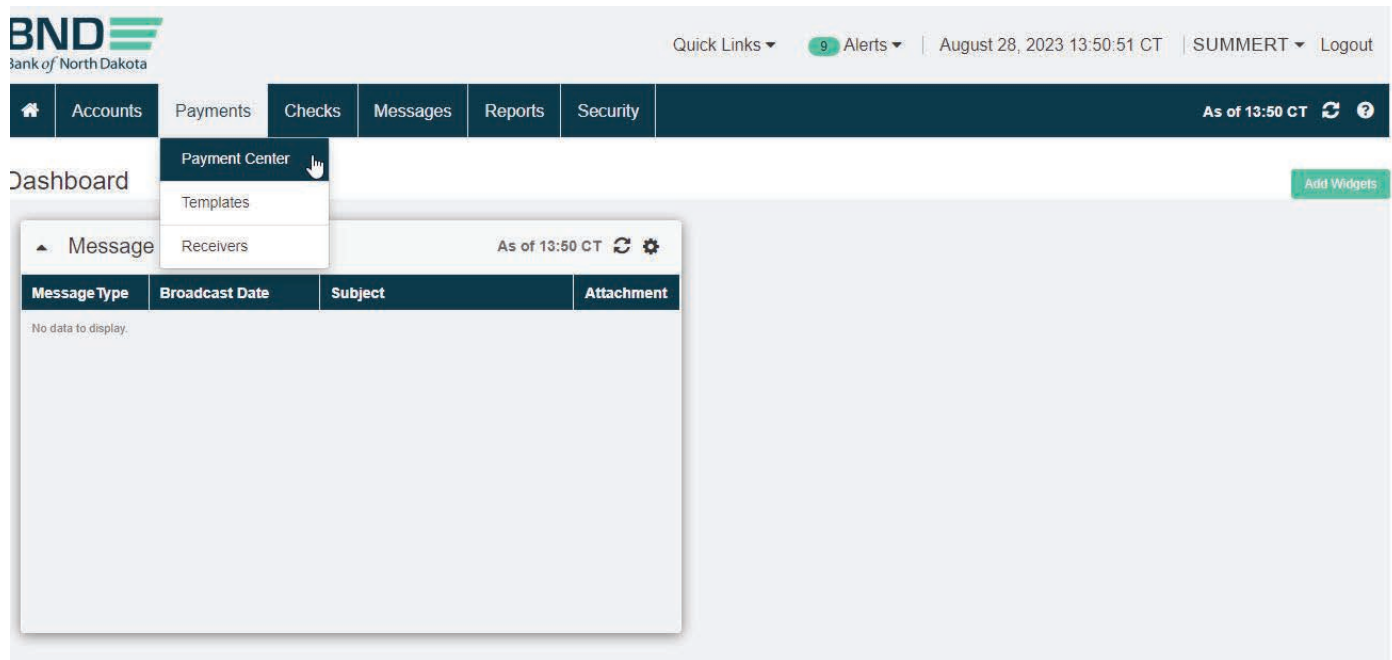2. Click on **Forgot Password**.

Security Questions

3. Answer the number of required questions.
4. You will receive 2 emails, one with the **User ID** and the second with the **first-time password**. These emails will come from **bndelectronic@messages.nd.gov**.

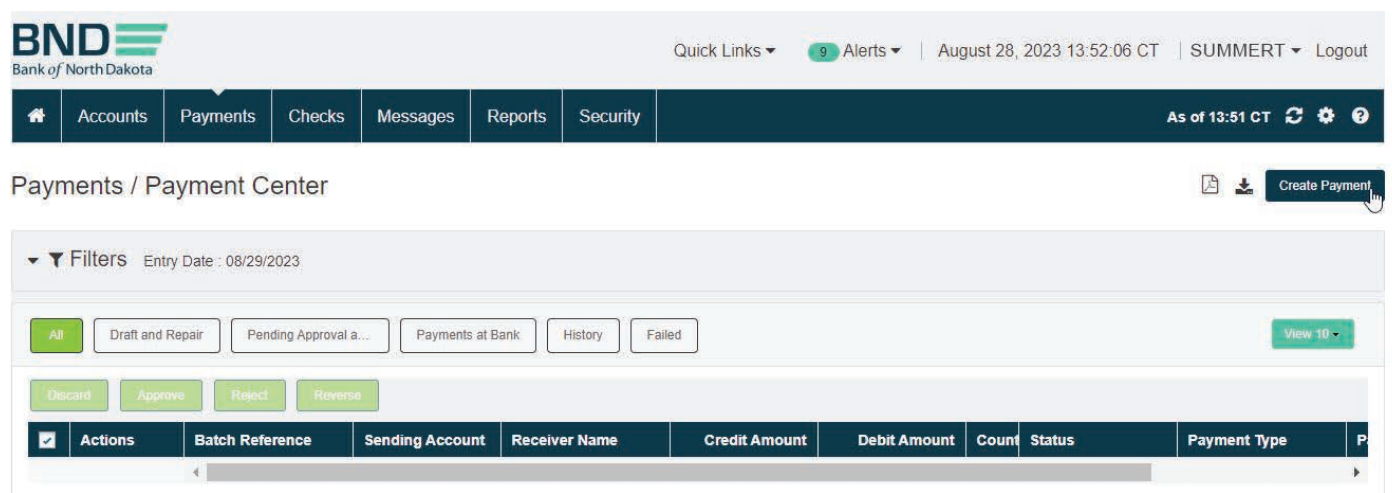# Account Transfers

(Cutoff for Book Transfers is 4:00 p.m. CT)

One-to-One Transfers

1. **Payments** tab.
2. **Payment Center.**

Create Payment

1. Select **Create Payment**.

2. Highlight **Account Transfer** under **Payment Type** and **One-to-One Transfer** under **Payment Package.**

3. **Next**.

4. Select **Sending Account** and **Receiving Account** from dropdown menus.

5. Key in the amount.

6. **Verify**.

Summary

1. Verify **Account** and **Amount** are correct.
2. If there is an error select **Back** and repair.
3. **Submit**.
4. **Enter Token** screen will pop up. Key the number that generates on the token.
5. Status in the **Payment Center** screen should say **Sent to Bank**.
6. Refresh screen until status says **Processed** or **Debit Failed**.
7. If you need to keep documentation on the transaction select the row by putting a **checkmark** in front. Then in the upper right-hand corner choose **Report**. This will generate a report to be printed or saved.

BND≡
Bank *of* North Dakota

Quick Links ▼   ● 9 Alerts ▼ | August 28, 2023 14:07:12 CT | SUMMERT ▼ Logout

| ⌂ | Accounts | Payments | Checks | Messages | Reports | Security | | ❓ |

Create Single Payment > One to One Transfer ⓘ   ✔ 1. Select Payment ≫ ✔ 2. Payment Details ≫ (3. Verify Payment)

Payer Information

Payment Currency	Product	Effective Date 08/28/2023
US Dollar	ACCOUNT TRANSFER CREDIT	Cut-Off Time 17:00:00
Sending Account :	Payment Reference	Transaction Type :
Test account 1 Account 12345678	One to One Transfer	Credit

▲ Receiver Details

| Receiving Account | Amount : 15.00 |
| Test account 2   Account 98765432 | |

Back   Close   Submit

Last login time August 28 2023 13:59 CT   ©2022 Finastra. All rights reserved.

10

Error Report

1. If the status is **Debit Failed** view the record under **Actions**.
2. Click the "**I**" which is **Transactions Information** at the top of the screen.

3. This report will list why the transaction failed under the **Host Response**.

Many-to-One Transfers

1. **Payments** tab.
2. **Payment Center.**

Create Payment

1. Select **Create Payment**.

2. Highlight **Account Transfer** under **Payment Type** and **Many to One Transfer** under **Payment Package**.

3. **Next**.

4. Select **Receiving Account**.

5. In the Control Totals. Key number of items (number of Accounts transferring from) and dollar amount.

6. Choose Use **Transaction Wizard**.

7. Select **Sending Account** from dropdown.

8. Enter **Amount**.

9. **Save & Add Another** until all are keyed. After the last entry choose **Save & Close**.

Verify Transfer

1. Click **Verify**.

2. Verify **Accounts** and **Amounts** are correct, then **Submit**.
3. If there is an error select **Back** and repair.
4. **Enter Token** screen will pop up. Key the number that generates on the token.
5. **Status** in the **Payment Center** screen should say **Sent to Bank**.

6. Refresh screen until status says **Processed** or **Debit Failed**.
7. If the **Status** is **Debit Failed**, view the record under **Actions**.

8. Click the "**I**" which is **Transactions Information** at the top of the screen.
9. This report will list why the transaction failed under the **Host Response**.

Reports

1. If you need to keep documentation on the transaction, select the row by putting a **checkmark** in front. Then in the upper right-hand corner choose **Report**. This will generate a summary of the transactions to be printed or saved.

2. For a detailed report: View the record under **Actions**.

3. Top right-hand corner is a **PDF** to print the Report.

4. This will generate a report with the details and can be printed or saved.

One-to-Many Transfers

1. **Payments** tab.
2. **Payment Center.**

Create Payment

1. Select **Create Payment.**

1. Highlight **Account Transfer** under **Payment Type** and **One-to-Many Transfer** under **Payment Package**.

2. **Next**.

1. Select **Sending Account**.

2. Key number of items (number of Accounts transferring to) and dollar amount.

3. Choose **Transaction Wizard**.

1. Select **Receiving Account** from dropdown.

2. Enter **Amount**.

3. **Save & Add Another** until all are keyed. After the last choose **Save & Close**.

Verify Transfer

1. Click **Verify**.

2. Verify **Account** and **Amounts** are correct, then **Submit**.

3. If there is an error select **Back** and repair.

4. **Enter Token** screen will pop up. Key the number that generates on the token.

5. **Status** in the **Payment Center** screen should say **Sent to Bank**.

Create Batch Payment > One to Many Transfer ⓘ   ✔ 1. Select Payment » ✔ 2. Payment Details » (3. Verify Payment)

Payment Information

Payment Currency	Product	
US Dollar	ACCOUNT TRANSFER CREDIT (USD)	
Sending Account :	**Payment Reference**	**Effective Date** 08/29/2023
Test account 1 Account 12345678	One to Many Transfer	**Cut-Off Time**
Payment Amount :	✔ Fixed Amount Transfer	17:00:00
Amount Entered 2,000.00 (2)		
Balance 0.00 (0)		✔ Debit Single Account

▾ ▼ Filters

View 10 ▾

Actions	*Receiving Account	*Amount	Payment Currency	*Payment Reference	Status	
Select ▾	Test account 2 Account 34567891	1,000.00	US Dollar	One to Many Transfer	Draft	
Select ▾	Test account 4 Account 987654321	1,000.00	US Dollar	One to Many Transfer	Draft	

◀ First   Previous   Page [1] of 1   Next   Last ▶   Displaying 1 - 2 of 2

Back   Close   Submit

6. Refresh screen until status says **Processed** or **Debit Failed**.

7. If the status is **Debit Failed**, view the record under **Actions**.

8. Click the "**I**" which is **Transactions Information** at the top of the screen.

9. This report will list why the transaction failed under the **Host Response**.

Reports

1. If you need to keep documentation on the transaction select the row by putting a **checkmark** in front. Then in the upper right-hand corner choose **Report**. This will generate a summary of the transactions to be printed or saved.

2. For a detailed report: View the record under **Actions**.

3. Top right-hand corner is a **PDF** to print the Report.

4. This will generate a report with the details and can be printed or saved.

Automated Clearing House (ACH)

PassThru ACH

1. **Payments** tab.
2. **ACH PassThru.**
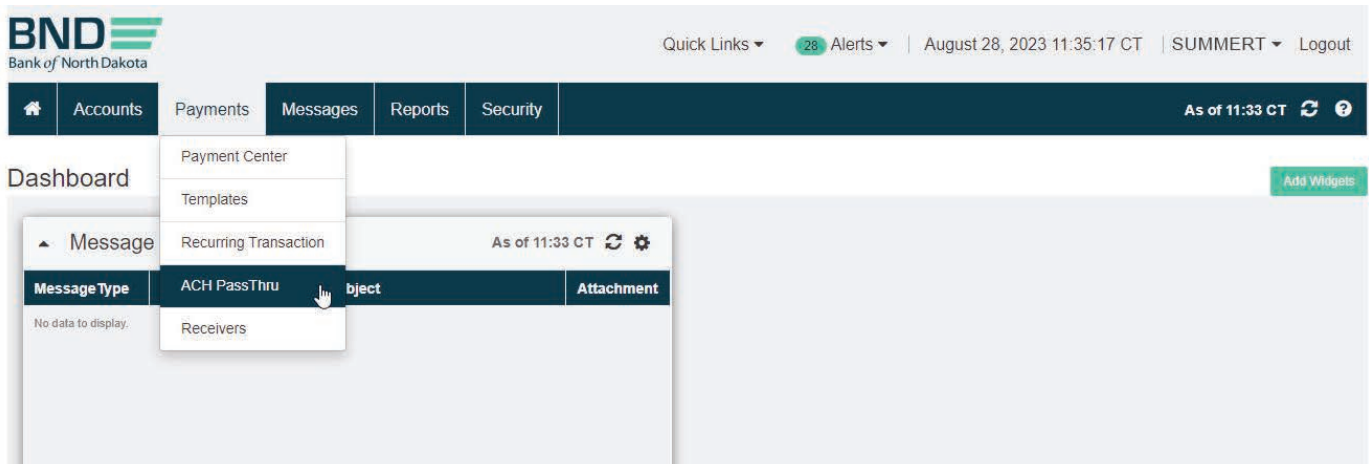
Import

1. Click **Import** file.
2. Select file from saved location (all files need to be saved as a .txt file; see File Extension Instructions).
3. **Import**.
4. **Enter Token** screen will pop up. Key the number that generates on the token.

Summary

1. **Status** will show **Approved** when sent to BND.

2. If the file has batches, they will list separately with the **Status** of **Approved**.

3. The file will have a **Status** of **File Upload Successfully**.

Summary Report

1. If only one PassThru file has been submitted.

2. Select file by putting a checkmark in the box.

3. In the upper right-hand corner **Print** report. This can be printed or saved.

4. For financial institutions, print the **File Summary Report** after the file has been submitted successfully. Sign, Date and Fax to 701.328.5632 or email **bndelectronic@nd.gov**.

5. For accounting firms or individuals submitting files, print the **File Summary Report** after the file has been submitted successfully and fax or email to the client's bank.

Summary Report (Multiple Files)

1. To print a report to send to BND select **Choose Filter** then **More Filters**.
2. You can copy the file name from this screen. It will be needed for filtering.

3. Fill in **File Name** and **Import Date** then click **Search**.
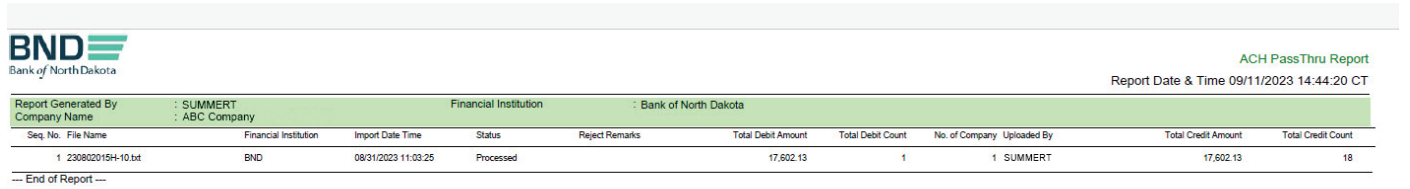
4. This will bring up the ACH file. In the upper right-hand corner **Print** report.

5. **Print** or **Save** report.

6. For financial institutions, print the **File Summary Report** after the file has been submitted successfully. Sign, Date and Fax to 701.328.5632 or email **bndelectronic@nd.gov**.

7. For accounting firms or individuals submitting files, print the **File Summary Report** after the file has been submitted successfully and fax or email to the client's bank.

File Error Report
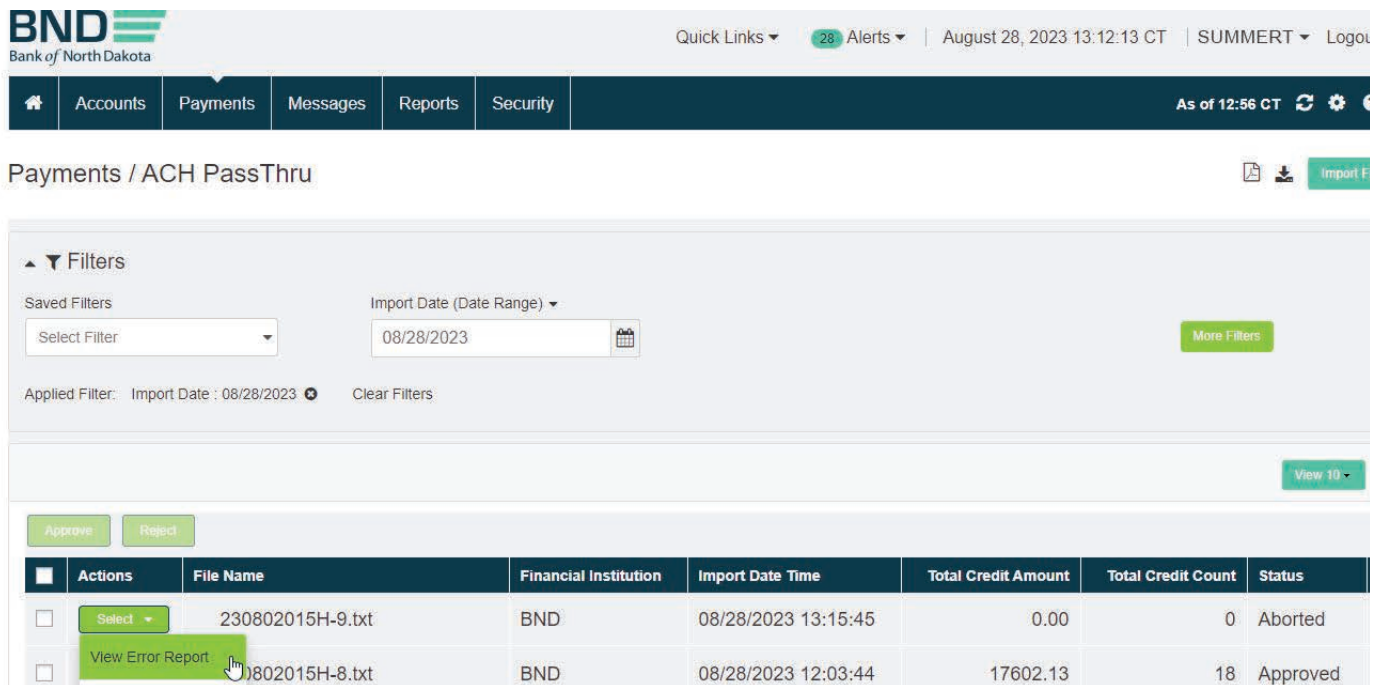
1. If file **Status** is **Aborted**, there is an error within the file.

2. Under **Actions** choose **View Error Report**.

3. This will tell you what is wrong along with the row and position within the file.
4. After the file is fixed it can be resubmitted.

ACH Templates

1. **Payments** tab.
2. **Payment Center.**

ACH Template (Create)

1. Select **Create Payment**.

2. Click **Template** under **"Create Payment Using"**.
3. Highlight **ACH** under **Payment Type**.
4. Choose type under **Payment Package**.
5. Choose **Template** name.
6. Click **Next**.

7. Choose **Effective Date** (BND can no longer change this once submitted).

8. Continue to modify transactions using the next steps.

ACH Template (Modify)

1. Under **Actions** select **Edit Record** for the **Offset** and change to .00. This will calculate the control total for the file to ensure the file balances with your totals. That amount can be keyed in the **Offset** after you have keyed all your credits or debits. The **Final Control Total** will show both credits and debits added together.

ACH Template (Add a Row)

1. Choose **Use Transaction Wizard**, this will pop up a screen where you can add all the information needed for required fields (*).

2. Either **Save & Add Another** or **Save & Close** if done.

3. After template is complete, click **Verify**.

ACH Template (Submit)

1. Verify everything is keyed correctly.
2. Click **Submit**.
3. **Enter Token** screen will pop up. Key the number that generates on the token.

4. If no verification is needed, the **Status** will say **Sent To Bank**.
5. A second approver will need to verify if it says **Pending Approval**.

ACH Template (Verify)

1. **Payments**.
2. **Payment Center**.
3. Choose **View Record** under **Actions** for the file being approved.
4. Verify everything is keyed correctly.
5. **Approve** if every this is correct or **Reject** if incorrect.
6. A popup will display to confirm, click **Continue**.
7. **Enter Token** screen will pop up. Key the number that generates on the token.
8. The **Status** will change to **Sent To Bank**.

ACH Template (Transmittal)

1. Put a **check** in front of the ACH file(s) you submitted.

2. In the upper right-hand corner **Print** report. This can be printed or saved.

3. For financial institutions, print the **File Summary Report** after the file has been submitted successfully. Sign, Date and Fax to 701.328.5632 or email **bndelectronic@nd.gov**.

4. For accounting firms or individuals submitting files, print the **File Summary Report** after the file has been submitted successfully and fax or email to the client's bank.

Wire Transfers

(Cutoff for Wire Transfers is 4:00 p.m. CT)

Fed Wire Using Template

1. **Payments** tab.
2. **Payment Center.**

Wires Template (Create)

1. Select **Create Payment**.
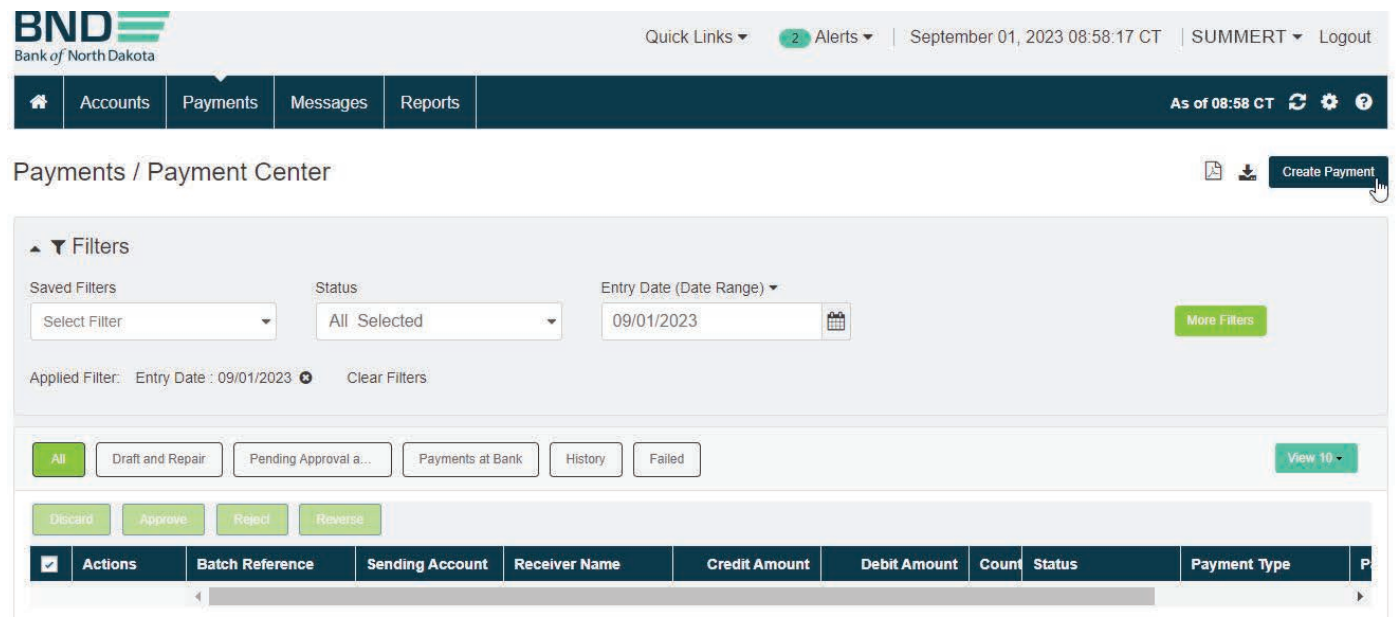
2. Click **Template** under **"Create Payment Using"**.

3. Highlight Wire under **Payment Type**.

4. Choose **Template**.

5. **Next**.

Wires Template (Set up)

Any wire done on a template will populate an error message stating Amount should be greater than .00 (V09)**

1. Fill in the dollar **Amount.**

Error:
Amount should be greater than 0. (V09)

Payer Information

Payment Currency	**Bank Product***	**Transaction Type**
US Dollar	FEDWIRE (USD)	Credit
Sending Account*		☐ Recurring Transaction
123456		
Payment Description*	**Effective Date***	
Domestic Wire	09/01/2023	
	Cut-Off Time : 16:05:00	

▲ Payment Details

Receiver Name*	**Email**	☐ Add Receiver to Directory
James Doe		**Receiver Code**
Receiving Account*	**Currency***	
123589774	USD	**Charge To**

2. If the template is Semi-Repetitive you can add information in the **Remittance Info 1**, **2**, **3**, and **4**.

3. Click **Verify**.

4. This will bring up the wire details to verify before submitting.

5. Click **Submit** if everything is correct or **Back** if something needs to be corrected.

6. **Enter Token** screen will pop up. Key the number that generates on the token.

▲ Payment Details

Receiver Name	**Receiver Email ID**	**Charge To**
James Doe		OUR
	Identifier	
	091400486	
Receiver Code	*(FED ABA)*	
Receiving Account	**Bank Branch Name**	
123589774	FIRST DAKOTA NATIONAL BANK	
(Checking Account ,USD)		
▼ Beneficiary Bank Details		

Amount
Transaction : 150.00

▲ Additional Information

Ordering Party Name	**Email**
Mary Doe	
▼ Contact Information	

Remittance Info	**Regulatory Information**
REF	

Swift Information

Wires Template (Verify)

1. The verifiers will receive an email that there is a wire to be verified.

TEST Alert: Payment Pending Approval - Reference - Domestic Wire

T — testbndelectronic@messages.nd.gov
To ● Tester One

ⓘ We removed extra line breaks from this message.

***** CAUTION: This email originated from an outside source. Do not click links or open attachments unless you know they are safe. *****

As per the subject line, please refer to details of the alert as below:

Total Payments - 1
Amount - 150.00
Payment Package - Domestic Wire
Currency - USD
Date - 09/01/2023
Reference - Domestic Wire
Payment Type - Wire
Product - FEDWIRE
Sending Account - XXXXXX9000

*** This is an automatically generated message. Please do not reply directly to this message *** © Bank Of North Dakota. All rights reserved.

2. The wire to be approved will be under **Payment>Payment Center**.

3. Select Actions (**Modify Record**, **Approve**, **Reject**, etc..).

4. To approve, an **Approval Confirmation** popup will come up, click **Approve** again.

5. **Enter Token** screen will pop up. Key the number that generates on the token.

6. The **Status** will say **Sent to Bank** after it is verified.

7. Once BND sends the wire out, the **Status** will change to **Processed**.

One-Time Wire: One Receiving Bank

1. **Payments** tab.
2. **Payment Center.**

One-Time Payment (Create)

1. Select **Create Payment**.

2. Highlight **Payment Type > Wire**.
3. Highlight **Payment Package > Domestic Wire**.
4. Click **Next**.

One-Time Payment (Set up)

1. Select **Bank Product > Fedwire**.

2. Select **Sending Account**.

3. Key in **Receiver Name**.

4. Key in **Receiving Account**.

5. **Identifier Type** dropdown choose **Fed ABA**.

6. **Identifier** - key in ABA number of receiving bank. This will populate the **Bank Branch Name**.

7. Click on **Beneficiary Bank Details**. The screen will expand to key in the BNF address.

8. Key Beneficiaries address in **Address Line 1**, **2** and **3**, if needed.

9. Collapse the beneficiary screen by clicking **Beneficiary Bank Details** again.

10. Key in **Amount**.

11. Click on **Additional Details** to expand the screen.

12. Key in **Ordering Party Name**.

13. Key in **Order Party ID** (originators account number)

14. Key in **State**.

15. Key in **City**.

16. Key in **Zip Code**.

17. Key in street **Address**.

18. If there is Further Credit or a Reference, you can key that into **Remittance Info 1**, **2**, **3,** and **4**.

▲ Additional Details

Ordering Party Name
MARY GREENFIELD

☐ Add Ordering Party to Directory

Ordering Party ID
98765432

Email

Country
Enter Keyword or %

State
ND

City
BISMARCK

Zip Code
58503

▼ Contact Information

Address
987 45TH STREET WEST

Mobile No.

Telephone No.

Fax No.

IVR Code

Tag 50a information Line 1
MARY GREENFIELD

Tag 50a information Line 2
987 45TH STREET WEST

Tag 50a information Line 3

Tag 50a information Line 4
NDBISMARCK58503

Remittance Info

Regulatory Information

Remittance Info 1
FFC: OR REF: KEY IN THIS BOX

Swift Regulatory Reporting 1
Regulatory Information 1

Remittance Info 2

Swift Regulatory Reporting 2

19. Click **Verify**.

20. Click **Submit** if everything is correct or **Back** if something needs to be corrected.

21. **Enter Token** screen will pop up. Key the number that generates on the token.

Transaction Type :
Credit

Payment Description
Domestic Wire

Effective Date 09/05/2023

Cut-Off Time 16:05:00

▲ Payment Details

Receiver Name
JAMES GREENFIELD

Receiver Email ID

Identifier
096016972
(FED ABA)

Charge To
OUR

Receiver Code

Receiving Account
1258974411233448
(Checking Account ,USD)

Bank Branch Name
AGRIBANK,FCB

▾ Beneficiary Bank Details

Amount
Transaction : 110.00

▲ Additional Information

Remittance Info

FFC: OR REF: KEY IN THIS BOX

Swift Information

Swift Instruction

Regulatory Information

Back   Close

Submit

22. The verifiers will receive an email that there is a wire to be verified.

23. In the **Payment Center** the wire will have a **Status** of **Pending Approval**.

One-Time Payment (Verify)

1. The wire to be approved will be under **Payment > Payment Center**.

2. Select **Actions > View Record**.

3. Verify all information is correct, click **Approve** or **Reject** at the bottom of the screen.

4. A **Confirmation Popup** will display asking to choose to **Cancel** or **Continue**.

5. **Enter Token** screen will pop up. Key the number that generates on the token.

Transaction Type :
Credit

Payment Description
Domestic Wire

Effective Date 09/05/2023

Cut-Off Time 16:05:00

▲ Payment Details

Receiver Name
JAMES GREENFIELD

Receiver Code

Receiving Account
1258974411233448
(Checking Account ,USD)

▼ Beneficiary Bank Details

Receiver Email ID

Identifier
096016972
(FED ABA)

Bank Branch Name
AGRIBANK,FCB

Charge To
OUR

Amount
Transaction : 110.00

▲ Additional Information

Remittance Info

FFC: OR REF: KEY IN THIS BOX

Swift Information

Swift Instruction

Regulatory Information

Back

Approve   Reject

6. The **Status** will say **Sent To Bank** after it is verified.

7. Once BND sends the wire out, the **Status** will change to **Processed**.

One-Time Wire: Two Banks

1. **Payments** tab.

2. **Payment Center.**

One-Time Payment (Create)

1. Select **Create Payment**.

2. Highlight **Payment Type > Wire**.
3. Highlight **Payment Package > Domestic Wire**.
4. Click **Next**.

One-Time Payment (Set up)

1. Select **Bank Product > Fedwire**.
2. Select **Sending Account**.
3. Key in **Receiver Name**.
4. Key in **Receiving Account**.
5. **Identifier Type** dropdown choose **Fed ABA**.
6. **Identifier** key in ABA number of receiving bank (this will be the bank's ABA that the wire is going to first). This will populate the **Bank Branch Name**.

7. Click on Beneficiary Bank Details, the screen will expand to key in the BNF Bank and the BNF address.

8. Key Beneficiaries address in **Address Line 1**, **2** and **3** if needed.

9. Under **Receiver's Correspondent,** use the **Identifier Type** dropdown and choose **Pay by Fedwire**.

10. Key in **ABA** under **ID**, this will populate the **Bank Branch Name** (this will be the bank the beneficiary holds an account with).

11. Collapse the beneficiary screen by clicking **Beneficiary Bank Details** again.

12. Enter dollar **Amount**.

13. Click on **Additional Details** if the **Ordering Party** information doesn't show.

14. Key in **Ordering Party Name**.

15. Key in **Order Party ID** (originators account number)

16. Key in **State**.

17. Key in **City**.

18. Key in **Zip Code**.

19. Key in street **Address**.

20. If there is Further Credit or a Reference you can key that into **Remittance Info 1**, **2**, **3** and **4**.

21. Click **Verify**.

22. Click **Submit** if everything is correct or **Back** if something needs to be corrected.

23. **Enter Token** screen will pop up. Key the number that generates on the token.

24. The verifiers will receive an email that there is a wire to be verified.

25. In the **Payment Center** the wire will have a **Status** of **Pending Approval**.

One-Time Payment (Verify)

1. The wire to be approved will be under **Payment > Payment Center**.

2. Select **Actions > View Record**.

3. Verify all information is correct, click **Approve** or **Reject** at the bottom of the screen.
4. A confirmation pop up will display asking to choose **Cancel** or **Continue**.
5. **Enter Token** screen will pop up. Key the number that generates on the token.

6. The **Status** will say **Sent to Bank** after it is verified.
7. Once BND sends the wire out the **Status** will change to **Processed**.

Book Transfer Wire

1. **Payments** tab.
2. **Payment Center**.

Book Wire (Create)

1. Select **Create Payment**.

2. Highlight **Payment Type > Wire**.

3. Highlight **Payment Package > Domestic Wire**.

4. Click **Next**.

Book Wire (Set up)

1. Select **Bank Product > Fedwire Book**.

2. Select **Sending Account**.

3. Key in **Receiver Name** (this will be the name on the account to credit at BND).

4. Key in **Receiving Account** (the bank account with BND).

5. **Identifier Type** dropdown choose **Fed ABA**.

6. **Identifier** - key in BND's ABA **091300285**. This will populate the **Bank Branch** Name to Bank of North Dakota.

7. Click on **Beneficiary Bank Details**, the screen will expand to key the BNF address.

8. Key Beneficiaries address in **Address Line 1**, **2** and **3**, if needed.

9. Collapse the beneficiary screen by clicking **Beneficiary Bank Details** again.

10. Enter dollar **Amount**.

11. Click to expand on **Additional Details** if the **Ordering Party Information** doesn't show.

12. Key in **Ordering Party Name**.

13. Key in **State**.

14. Key in **City**.

15. Key in **Zip Code**.

16. Key street **Address**.

17. In **Remittance Info Line 1-4** key in the **Reference** or **FFC Name** and **Account Number** at the **Receiving Bank**.

18. Click **Verify**.

19. Click **Submit** if everything is correct or **Back** if something needs to be corrected.

20. **Enter Token** screen will pop up. Key the number that generates on the token.

▲ Payment Details

Receiver Name ABC BANK	**Receiver Email ID**	**Charge To** OUR
Receiver Code	**Identifier** 091300285 (FED ABA)	
Receiving Account 9685741 (Checking Account ,USD)	**Bank Branch Name** Bank of North Dakota	

▾ Beneficiary Bank Details

Amount
Transaction : 600.00

▲ Additional Information

Ordering Party Name
HENRY GREEN

Email

▾ Contact Information

Remittance Info

FFC: ACCT# AND NAME AT RECEIVING BANK

REF: ABC LOAN # AT RECEIVING BANK

Regulatory Information

Swift Information

Swift Instruction

Back   Close

Submit

21. The verifiers will receive an email that there is a wire to be verified.

22. In the Payment Center the wire will have a status of Pending Approval.

66

Book Wire (Verify)

1. The wire to be approved will be under **Payment>Payment Center**.

2. Select **Action View Record**.

3. Verify all information is correct, click **Approve** or **Reject** at the bottom of the screen.
4. A confirmation pop up will display asking to choose **Cancel** or **Continue**.
5. **Enter Token** screen will pop up. Key the number that generates on the token.

▲ Payment Details

Receiver Name	Receiver Email ID	Charge To
ABC BANK		OUR
	Identifier	
	091300285	
Receiver Code	(FED ABA)	
Receiving Account	Bank Branch Name	
9685741	Bank of North Dakota	
(Checking Account ,USD)		

▾ Beneficiary Bank Details

Amount
Transaction : 600.00

▲ Additional Information

Ordering Party Name	Email
HENRY GREEN	

▾ Contact Information

Remittance Info	Regulatory Information
FFC: ACCT# AND NAME AT RECEIVING BANK	
REF: ABC LOAN # AT RECEIVING BANK	

Swift Information

Swift Instruction

Back   Approve   Reject

6. The **Status** will say **Sent to Bank** after it is verified.
7. Once BND sends the wire out, the **Status** will change to **Processed**.

	Actions	Batch Reference	Sending Account	Receiver Name	Credit Amount	Debit Amount	Count	Status	Payment Type	P
☐	Select ▾	Domestic Wire	123456	ABC BANK	$ 600.00	$ 0.00	1	Sent To Bank	Wire	D

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