



BND Direct ACH Guide

2015-2016 / Edition One

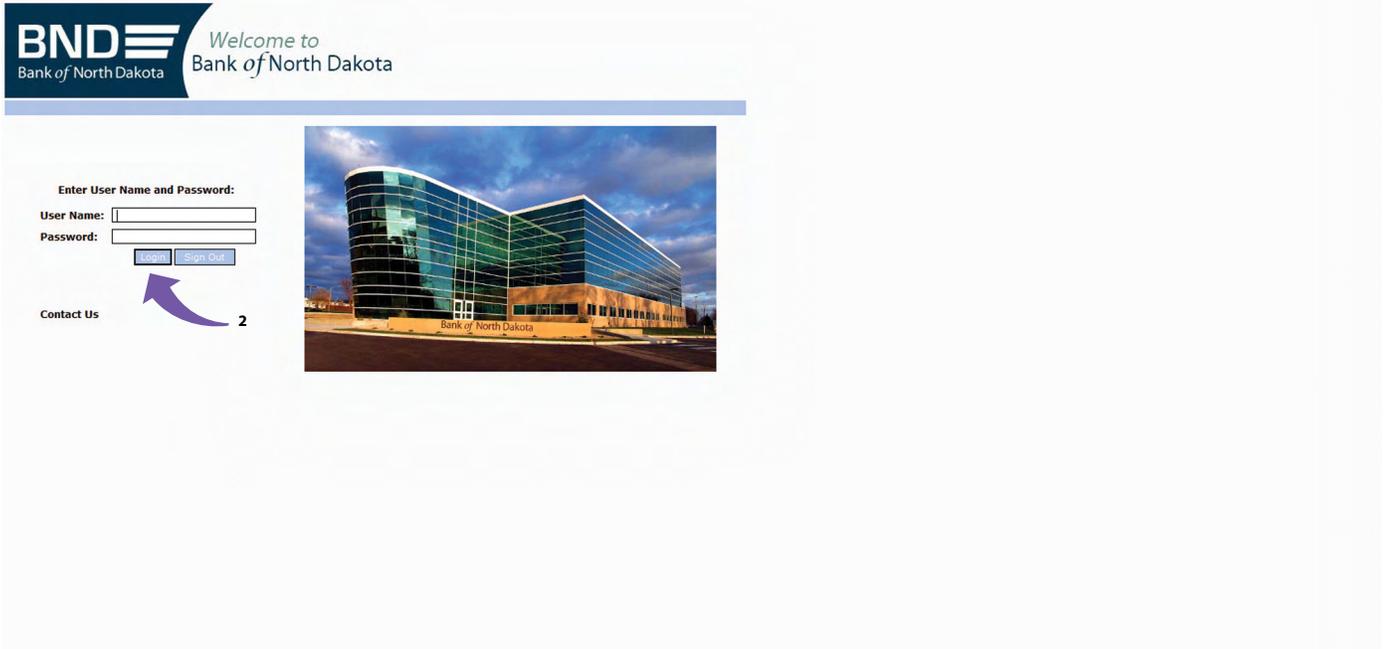


ACH Guide

To have a new template created, please contact BND at 701.328.5644

1. Enter Login information

2. Click **LOGIN**



3. Enter your **SECURITY CODE**

4. Click **OK**



5. Select **ACH**

6. Click **MAINTENANCE**

7. Highlight the template by single-clicking on the desired row

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ACH Administration Balance Reporting

Summary Create Payment Approval Maintenance Reports PassThru

ACH: Profile Maintenance

Profile maintenance for ACH

Profile Name: All

Status: All

Thursday November 1, 2012 3:44 PM

Profile Name	Profile Description	Status	Profile Type	Payment Method	Payment Type	Sending Account Name	Currency	Cutoff Time	Total Transactions	Credit Amount	Debit Amount	Company Entry Description	Start Date	End Date
LOAN PAYME	LOAN PAYMENTS	Active	Consumer Payment-Addenda	PPD Debits	ACH	- BND ACH	USD	16:00 CST	3	0.00	0.00	LOAN PYMT	11/01/2012	
MONTHLY PAYR	PAYROLL	Active	Consumer Payment-Addenda	PPD Mixed	ACH	- BND ACH	USD	16:00 CST	4	0.00	0.00	PAYROLL	11/01/2012	

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Export Report

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8. Click the **CHECK MARK (✓)**

Customer Name: Bank of North Dakota Emulated UserID: eb5644

ACH: Modify Profile for Consumer Payment-Addenda

Bolded Fields with an * are required fields. Modify profile for ACH payments

- General

General

Profile Name:* ACH TEST **Description:*** PAYROLL

Payment Information

Company:* 123456789 - TEST ACH

Company Entry Description:* PAYROLL Discretionary Data: _____

Processing Information

Start Date: 04/29/2010 **10** End Date: _____

Maximum Executions: _____ Completed Executions: 2

Warning Days:* 15 Confidential Prenote Required

Hold \$0 Records **Approval Required** Schedule Required

Payment Method: PPD Credits

Payment Type: ACH

Financial Institution: Bank of North Dakota Cutoff time: 16:00 CST

- Transaction

Transaction Statistics

Active:	Transactions	Credits
2		3,000.00

Transaction

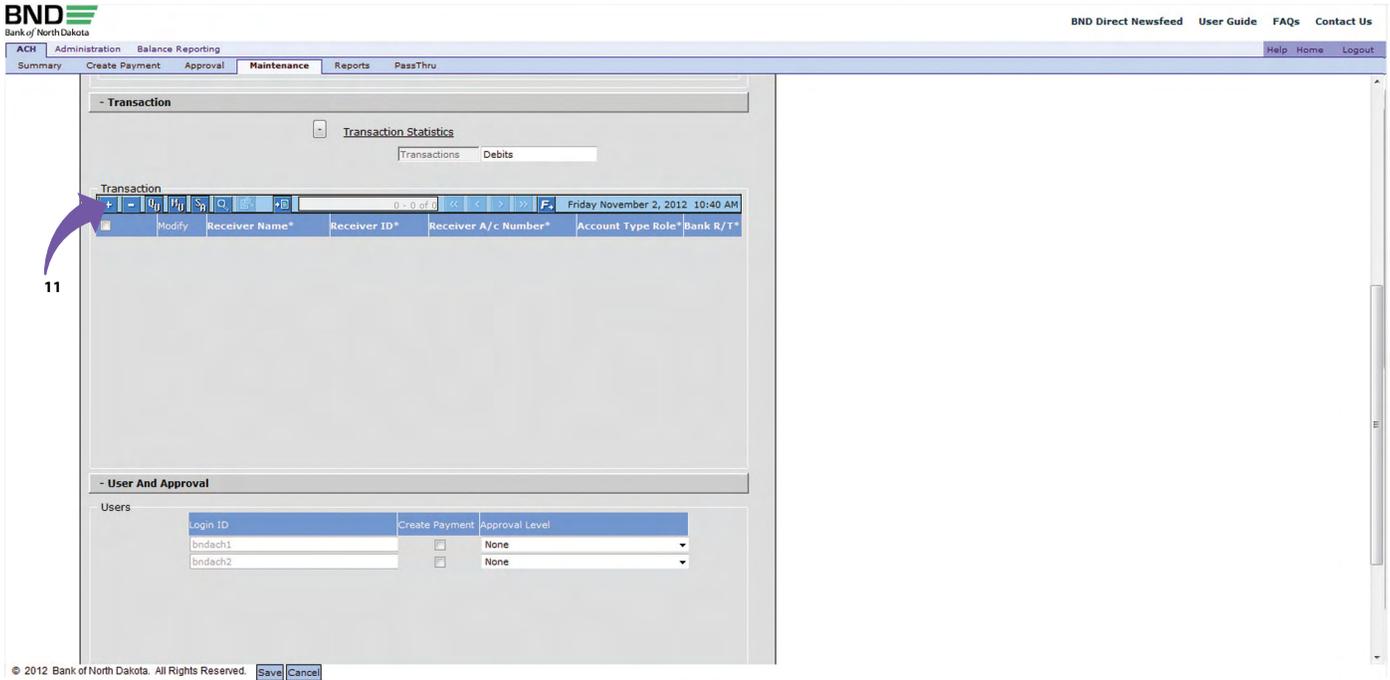
Modify	Receiver Name*	Receiver ID*	Receiver A/c Number*	Account Type	Bank
1					

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9. Place a check mark (✓) next to **HOLD \$0 DOLLAR RECORDS** if the box is empty

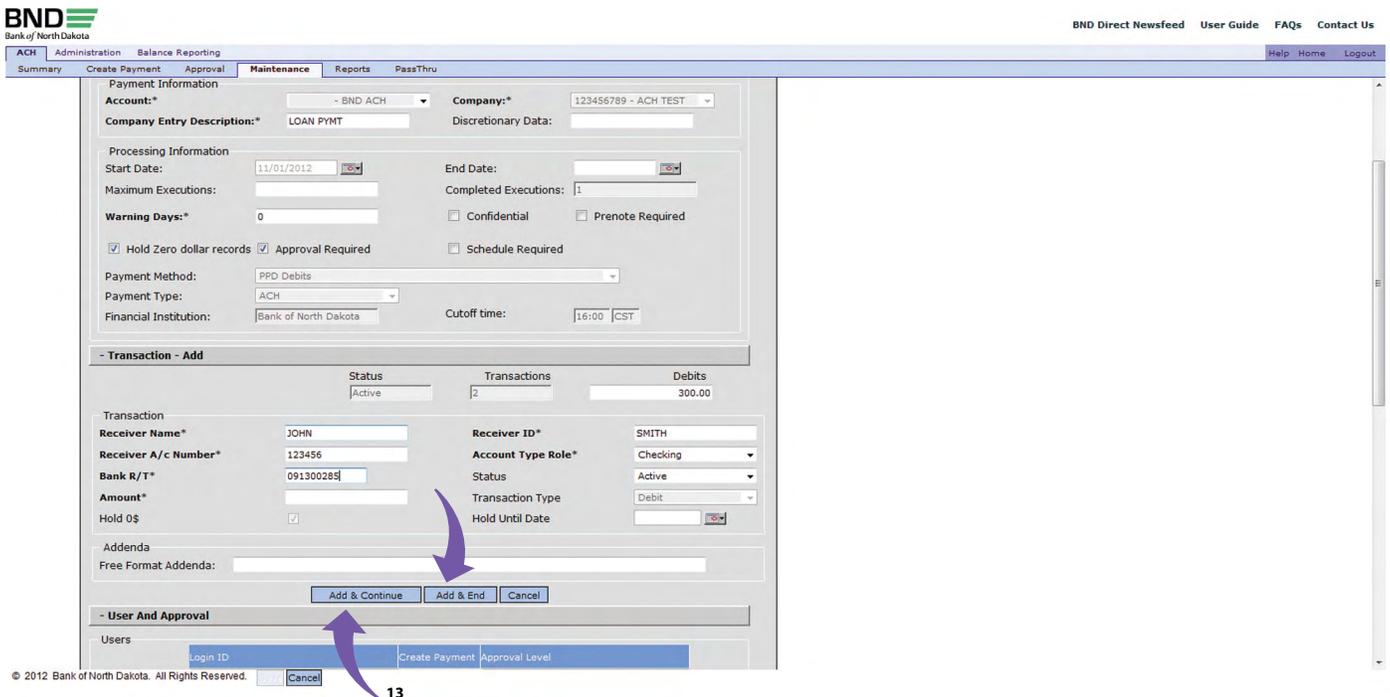
10. If you need another employee's approval for maintaining or creating payments, Place a check mark (✓) in **APPROVAL REQUIRED** if the box is empty

11. Click the **PLUS SIGN (+)** under the transaction line to open pop-up box



12. Key in the banking information

13. Click either **ADD & CONTINUE** to add more banking information or **ADD & END** to move to the next step.



14. Give users access to the template by putting a check mark (✓) behind their name.
15. If the employee requires approval, click on the drop-down box under **APPROVAL LEVEL** and select **LEVEL 1**
16. Click on the drop-down box under **REQUIRED APPROVERS** and select 1
17. In **LEVEL 1**, key in 1

The screenshot displays the BND Bank of North Dakota system interface. The top navigation bar includes 'ACH', 'Administration', 'Balance Reporting', 'Approval', 'Maintenance', 'Reports', and 'PassThru'. The main content area is divided into several sections:

- Hold \$:** A checkbox is checked, and there is a 'Hold Until Date' field.
- Addenda:** A 'Free Format Addenda' field with 'Add & Continue', 'Add & End', and 'Cancel' buttons.
- User And Approval:** A table with columns: 'Login ID', 'Create Payment', and 'Approval Level'.

Login ID	Create Payment	Approval Level
bndach1	<input checked="" type="checkbox"/>	Level 1
bndach2	<input checked="" type="checkbox"/>	Level 1
- Approval Structure:** A table with columns: 'From', 'To', 'Required Approvers', 'Level 1', and 'Level 2'.

From	To	Required Approvers	Level 1	Level 2
0.00	Maximum	1	1	

At the bottom left, there is a copyright notice: '© 2012 Bank of North Dakota. All Rights Reserved.' and a 'Cancel' button.

18. Click SAVE

The screenshot shows the 'Maintenance' section of the BND web application. At the top, there are navigation tabs: 'ACH', 'Administration', 'Balance Reporting', 'Maintenance', 'Reports', and 'PassThru'. The 'Maintenance' tab is active. Below the tabs, there are several sections:

- Payment Method:** PPD Debits
- Payment Type:** ACH
- Financial Institution:** Bank of North Dakota
- Cutoff time:** 16:00 CST

Below these fields is a 'Transaction' section with a 'Transaction Statistics' table:

Transactions	Debits
Active: 2	300.00

Below the statistics is a table of transactions:

Modify	Receiver Name*	Receiver ID*	Receiver A/c Number*	Account Type	Role*	Bank R/T*
<input type="checkbox"/>	JOHN SMITH	SMITH	123456	Checking		091300285
<input type="checkbox"/>	SALLY JONES	JONES	98765432	Checking		091300285

Below the transactions table is a 'User And Approval' section with a table of users:

Login ID	Create Payment	Approval Level
bndtech1	<input checked="" type="checkbox"/>	Level 1
bndtech2	<input checked="" type="checkbox"/>	Level 1

At the bottom left of the form, there are 'Save' and 'Cancel' buttons. A blue arrow points to the 'Save' button with the number 18.

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19. Enter your SECURITY CODE

20. Click OK

The template you have created will now be displayed.

The screenshot shows a 'Secondary Authentication Required' dialog box. It contains the following fields and buttons:

- Token Serial #:** 1494557124
- Security Code:** [Redacted]
- Buttons:** OK, Cancel

A blue arrow points to the 'Security Code' field with the number 19. Another blue arrow points to the 'OK' button with the number 20.

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Going forward, if the dollar amounts change, make the changes under the maintenance tab before you create the payment. This also allows you to review and make changes, if necessary, before you submit the ACH file for processing.

21. Click on **ACH**

22. Click on **MAINTENANCE**

23. Highlight the template you are changing by single-clicking on the desired row

24. Click the **CHECK MARK** (✓)

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ACH Administration Balance Reporting
Summary Create Payment Approval **Maintenance** Reports PassThru Help Home Logout

ACH: Profile Maintenance
Profile maintenance for ACH

Profile Name: All
Status: All

Profile Name	Profile Description	Status	Profile Type	Payment Method	Payment Type	Sending Account Name	Currency	Cutoff Time	Total Transactions	Credit Amount	Debit Amount	Company Entry Description	Start Date	End Date
LOAN PAYMENTS	LOAN PAYMENTS	Active	Consumer Payment-Addenda	PPD Debits	ACH	- BND ACH	USD	16:00 CST	2	0.00	300.00	LOAN PYMT	11/01/2012	
MONTHLY PAYROLL	PAYROLL	Active	Consumer Payment-Addenda	PPD Mixed	ACH	- BND ACH	USD	16:00 CST	4	0.00	0.00	PAYROLL	11/01/2012	

Monday November 5, 2012 9:53 AM

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25. Click MODIFY next to RECEIVER NAME

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ACH Administration Balance Reporting Help Home Logout

Summary Create Payment Approval Maintenance Reports PassThru

Warning Days: 0 Confidential Prenote Required

Hold Zero dollar records Approval Required Schedule Required

Payment Method: PPD Debits

Payment Type: ACH

Financial Institution: Bank of North Dakota Cutoff time: 16:00 CST

- Transaction

Transaction Statistics

Active: 2 Transactions 300.00 Debits

Transaction

Modify	Receiver Name*	Receiver ID*	Receiver A/c Number*	Account Type Role*	Bank R/T*	Amount
	JOHN SMITH	SMITH	123456	Checking	091300285	
	SALLY JONES	JONES	98765432	Checking	091300285	

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- User And Approval

Users

Login ID	Create Payment	Approval Level
bndach1	<input checked="" type="checkbox"/>	Level 1
bndach2	<input checked="" type="checkbox"/>	Level 1

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26. Enter the appropriate dollar amount in AMOUNT

27. Click MODIFY & END

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ACH Administration Balance Reporting Help Home Logout

Summary Create Payment Approval Maintenance Reports PassThru

Warning Days: 0 Confidential Prenote Required

Hold Zero dollar records Approval Required Schedule Required

Payment Method: PPD Debits

Payment Type: ACH

Financial Institution: Bank of North Dakota Cutoff time: 16:00 CST

- Transaction - Modify

Status: Active Transactions: 2 Debits: 300.00

Transaction

Receiver Name*: JOHN SMITH Receiver ID*: SMITH

Receiver A/c Number*: 123456 Account Type Role*: Checking

Bank R/T*: 091300285 Status: Active

Amount*: 100.00 Transaction Type: Debit

Hold 0\$: Hold Until Date: [Date]

Addenda

Free Format Addenda: [Text]

26 27

Modify & End Cancel

- User And Approval

Users

Login ID	Create Payment	Approval Level
bndach1	<input checked="" type="checkbox"/>	Level 1
bndach2	<input checked="" type="checkbox"/>	Level 1

© 2012 Bank of North Dakota. All Rights Reserved. Cancel

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28. Click SAVE

Warning Days: 0 Confidential Prenote Required

Hold Zero dollar records Approval Required Schedule Required

Payment Method: PPD Debits
Payment Type: ACH
Financial Institution: Bank of North Dakota Cutoff time: 16:00 CST

- Transaction

Transaction Statistics

Active: Transactions 2 Debits 400.00

Modify	Receiver Name*	Receiver ID*	Receiver A/c Number*	Account Type	Role	Bank R/T*	Amount
Modify	JOHN SMITH	SMITH	123456	Checking		091300285	
Modify	SALLY JONES	JONES	98765432	Checking		091300285	

- User And Approval

Users

© 2012 Bank of North Dakota. All Rights Reserved. **Save** **Cancel**

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29. Enter your SECURITY CODE

30. Click OK

Secondary Authentication Required.

Token Serial #:* 1494557117

Security Code:* *****

Ok **Cancel**

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31. Single-click the **PENDING APPROVAL** row to highlight it

32. Right click on the highlighted row

33. Select **APPROVE**

The screenshot shows the 'ACH: Profile Maintenance' page. At the top, there are navigation tabs: 'ACH', 'Administration', 'Balance Reporting', 'Summary', 'Create Payment', 'Approval', 'Maintenance', 'Reports', and 'PassThru'. The 'Maintenance' tab is selected. Below the tabs, there are search filters for 'Profile Name' and 'Status', both set to 'All', with a 'Go' button. The main area contains a table with the following columns: Profile Name, Profile Description, Status, Profile Type, Payment Method, Payment Type, Sending Account Name, Currency, Cutoff Time, Total Transactions, Credit Amount, Debit Amount, Company Entry Description, and Start Date. The table has two rows: 'LOAN PAYMENTS' and 'MONTHLY PAYROLL'. The 'LOAN PAYMENTS' row is highlighted in blue and has a context menu open over it. The context menu options are: 'Approve', 'Modify', 'View Detail', and 'Add Using Model'. A purple arrow labeled '33' points to the 'Approve' option. The table also includes an 'End Date' column with values '11/01/20' for both rows. At the bottom left, there is a copyright notice: '© 2012 Bank of North Dakota. All Rights Reserved.' and buttons for 'Export' and 'Report'.

The templates with modifications will now be displayed on the screen

This screenshot shows the same 'ACH: Profile Maintenance' page after the 'APPROVE' action. The 'LOAN PAYMENTS' row is no longer highlighted, and the context menu is closed. The 'Status' column for the 'LOAN PAYMENTS' row is now 'Active'. The 'Profile Type' for this row is 'Consumer Payment-Addenda'. The 'Payment Method' is 'PPD Debits' and the 'Payment Type' is 'ACH'. The 'Sending Account Name' is '- BND ACH', 'Currency' is 'USD', and 'Cutoff Time' is '16:00 CST'. The 'Total Transactions' is '2', 'Credit Amount' is '0.00', and 'Debit Amount' is '200.00'. The 'Company Entry Description' is 'LOAN PYMT' and the 'Start Date' is '11/01/2012'. The 'MONTHLY PAYROLL' row remains unchanged. The rest of the interface, including the navigation tabs and search filters, is identical to the previous screenshot.

To Create a Payment:

34. Click **ACH**

35. Click **CREATE PAYMENT**

36. Click the drop-down arrow next to **PROFILE** - Choose desired profile

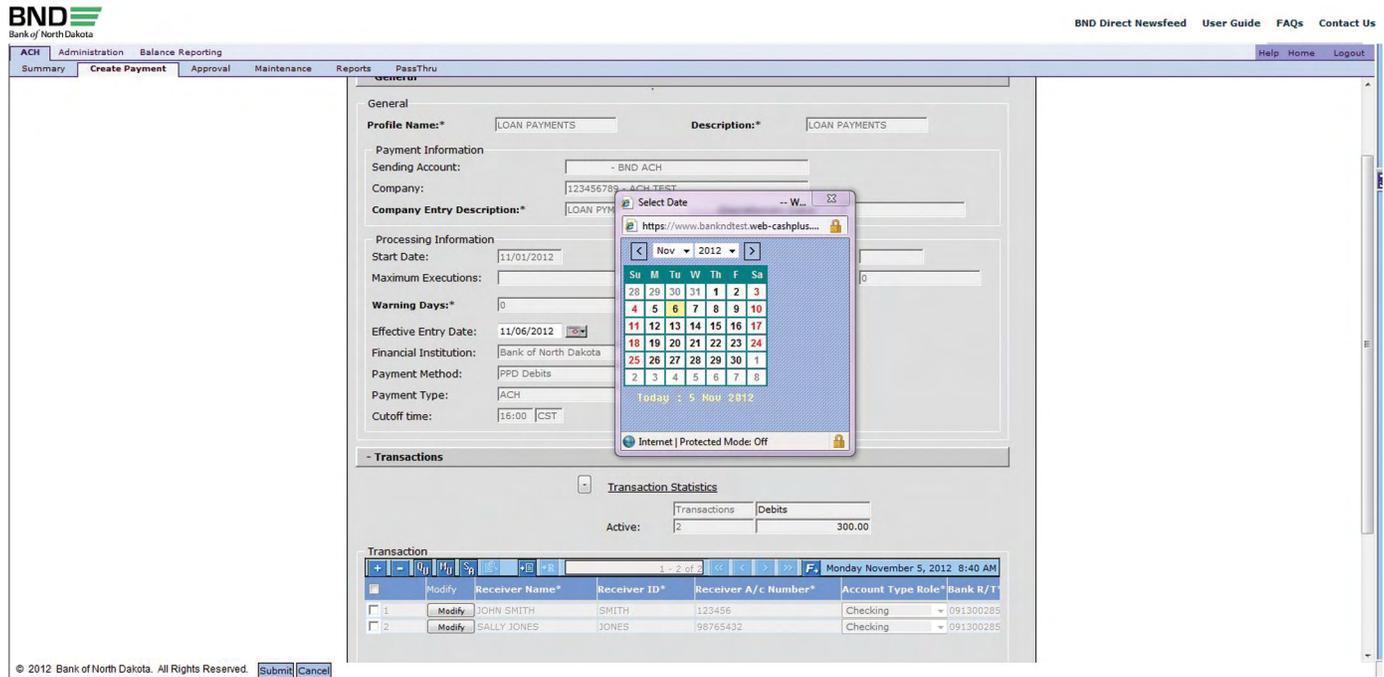
37. Click **NEXT**

The screenshot shows the BND web application interface. At the top left is the BND logo and 'Bank of North Dakota'. The top right contains links for 'BND Direct Newsfeed', 'User Guide', 'FAQs', and 'Contact Us'. Below the logo is a navigation menu with 'ACH', 'Administration', and 'Balance Reporting'. The 'ACH' menu is expanded, showing 'Create Payment', 'Approval', 'Maintenance', 'Reports', and 'PassThru'. The 'Create Payment' link is highlighted with a purple arrow labeled '34'. Below the navigation menu is a sub-menu with 'Create Payment' and 'Create Payment' (repeated). The 'Create Payment' link is highlighted with a purple arrow labeled '35'. The main content area shows a form titled 'Create Payment' with the following fields: 'Profile' (dropdown menu with 'LOAN PAYMENTS - LOAN PAYMENTS' selected), 'Account' (text box with 'BND ACH -'), 'Currency' (text box with 'USD'), 'Payment Method' (text box with 'PPD Debits'), 'Payment Type' (text box with 'ACH'), and 'Cutoff Time' (text box with '16:00 CST'). Below the form are 'Next' and 'Cancel' buttons. A purple arrow labeled '36' points to the dropdown arrow next to the 'Profile' field. A purple arrow labeled '37' points to the 'Next' button.

38. Click the drop-down box next to **EFFECTIVE ENTRY DATE**

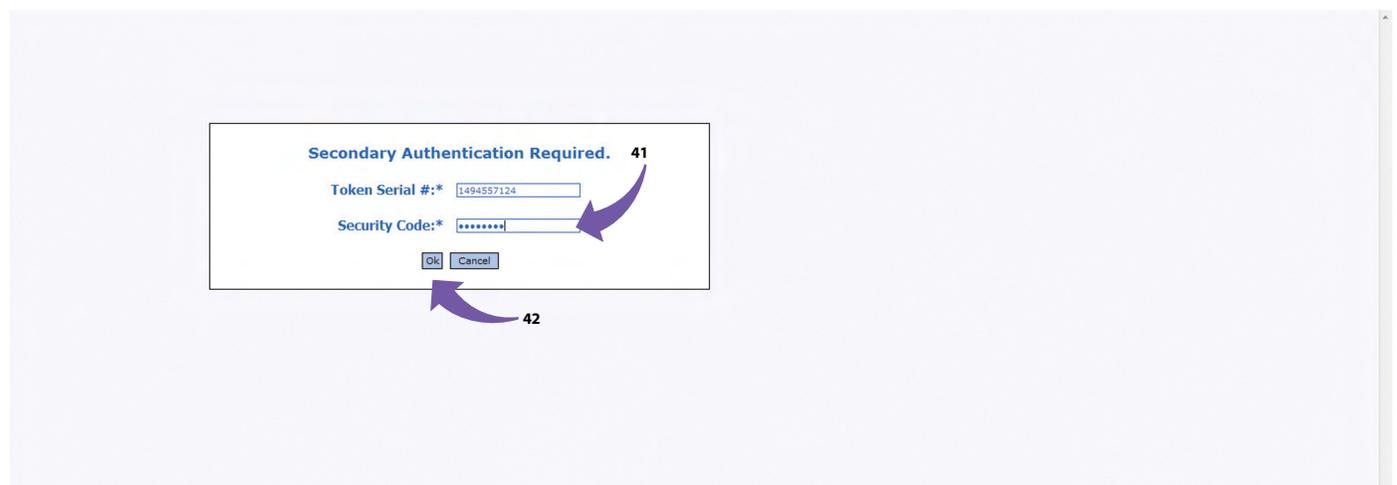
39. Select the effective entry date (can't be more than 7 days in the future) from the calendar pop-up box

40. Click **SUBMIT**



41. Enter your **SECURITY CODE**

42. Click **OK**



These steps require a second employee to login and approve the ACH file that was created.

43. Click **ACH**. This will bring up the summary of the payments created

44. Single-click the **PENDING 1 APPROVAL** row to highlight the template

45. Right click on the highlighted row

46. Select **VIEW & APPROVE**

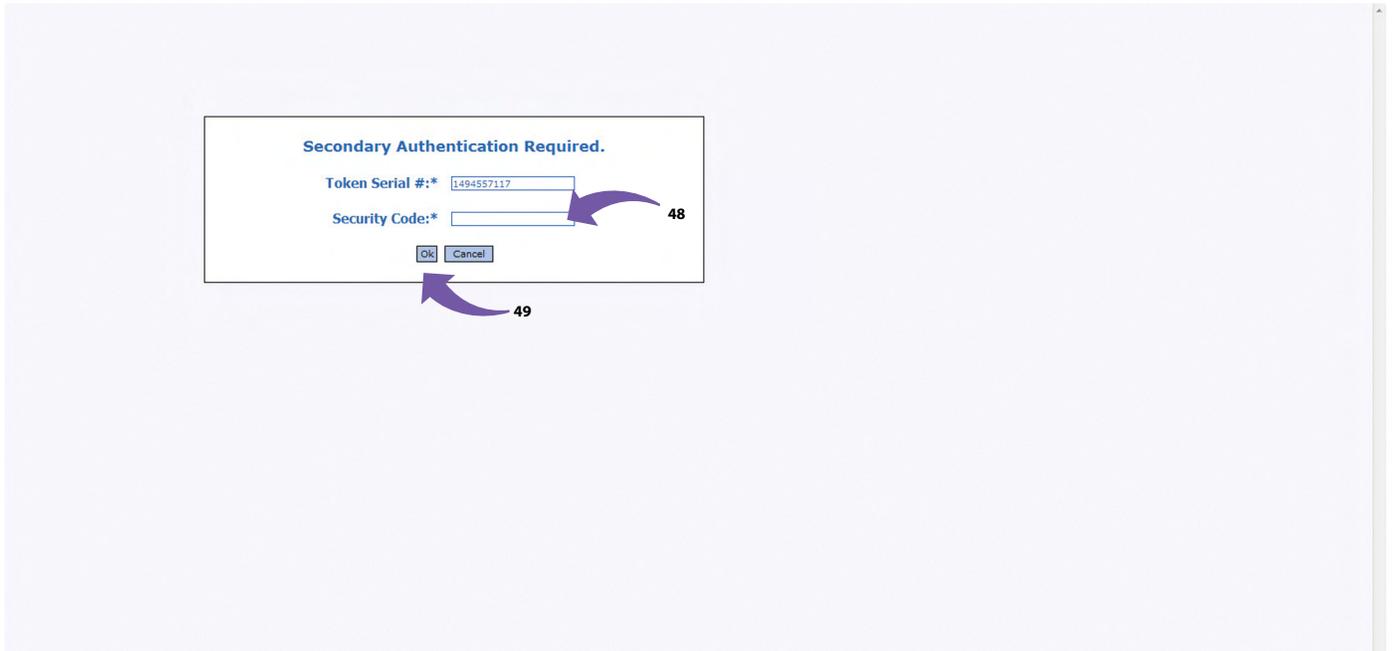
47. Click **EXPORT**

The screenshot shows the BND (Bank of North Dakota) ACH Summary page. The page has a navigation bar with 'ACH' selected. Below the navigation bar, there are filters for 'Type' (set to 'All') and 'Profile Name' (set to 'All'). A table displays transaction data with columns: Create Date/Time, Effective Entry Date, Process Date, Status, Type, Tracking #, Total Transactions, Credit Amount, Debit Amount, Profile Name, Profile Description, Payment Method, Entry User, and Company Entry. One row is highlighted, and a context menu is open over it, showing options: View & Approve, Modify, Delete, View, and Add Using Model. At the bottom of the page, there are 'Export' and 'Report' buttons.

Create Date/Time	Effective Entry Date	Process Date	Status	Type	Tracking #	Total Transactions	Credit Amount	Debit Amount	Profile Name	Profile Description	Payment Method	Entry User	Company Entry
11/05/2012 10:02:25	11/06/2012	11/05/2012	Submitted	Consumer Payment-Addenda	ACH12310000001	2	0.00	300.00	LOAN PAYMENTS	LOAN PAYMENTS	PPD Debits	bndach1	LOAN PYMT
11/05/2012 13:52:26	11/07/2012	11/05/2012	Pending 1 Approval	C	CH12310000002	2	0.00	200.00	LOAN PAYMENTS	LOAN PAYMENTS	PPD Debits	bndach1	LOAN PYMT

48. Enter your SECURITY CODE

49. Click OK



The status will now be listed as **SUBMITTED** indicating the file is now at BND

50. Click the **ENVIRONMENT SETTINGS** icon to create a recap of the file

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ACH Administration Balance Reporting

Summary Create Payment Approval Maintenance Reports PassThru Help Home Logout

ACH: **Summary**
ACH Summary Date

Type All
Profile Name All

Monday November 5, 2012 9:10 AM

Create Date/Time	Effective Entry Date	Process Date	Status	Type	Tracking #	Total Transactions	Credit Amount	Debit Amount	Profile Name	Profile Description	Payment Method	Entry User	Company Entry Description
11/05/2012 10:02:25	11/06/2012	11/05/2012	Submitted	Consumer Payment-Addenda	ACH12310000001	2	0.00	300.00	LOAN PAYMENTS	LOAN PAYMENTS	PPD Debits	bndach1	LOAN PYMT

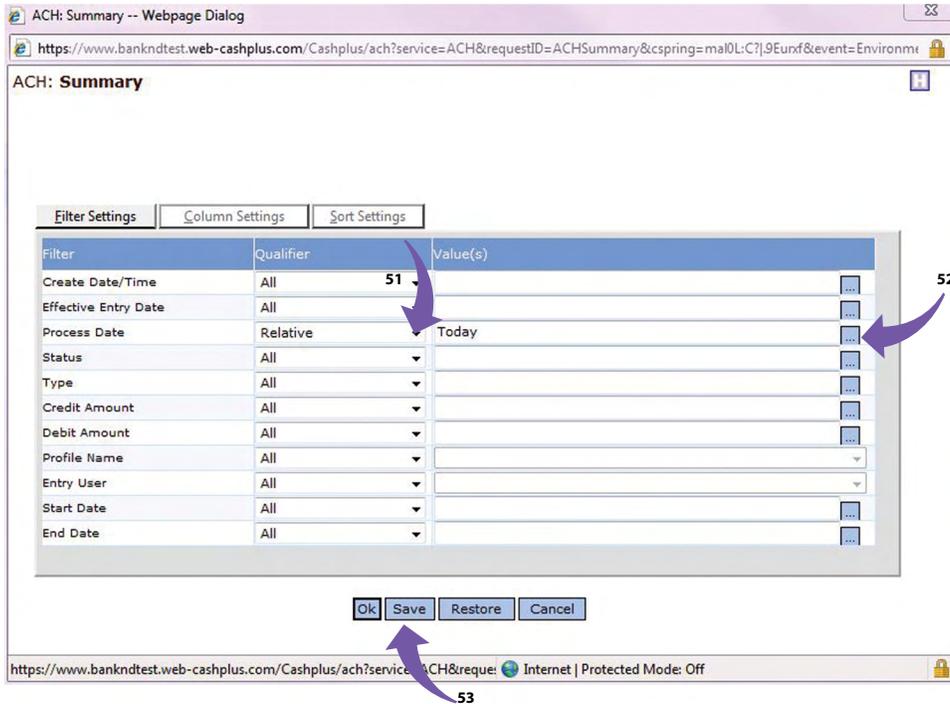
50

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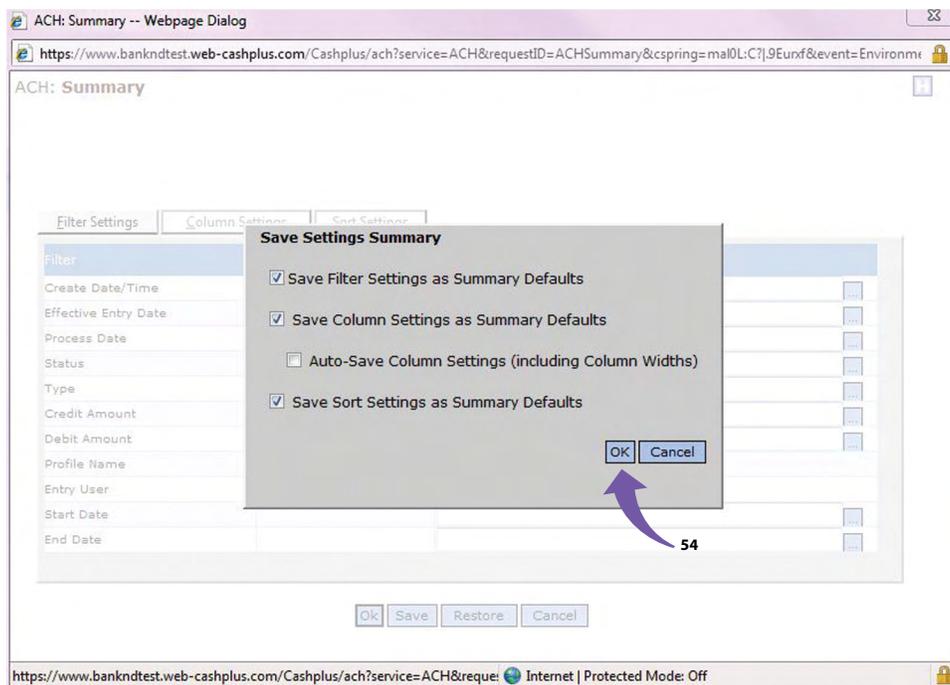
51. Choose **RELATIVE** in the **QUALIFIER** drop-down box on the **PROCESS DATE** line

52. Choose **TODAY** by clicking on the **BLUE BOX**

53. Click **SAVE**



54. Click **OK**



55. For financial institutions submitting files, print the **ACH SUMMARY REPORT**. Sign, Date and Fax to 701.328.5632 or email to bndelectronic@nd.gov

56. For accounting firms or individuals submitting files, print the **ACH SUMMARY REPORT** and fax or email to the client's bank.

ACH Summary Report
Report Date 11/5/12
Page 1 of 1

Entry Time: All
Process Date: 11/05/2012 00:00:00

Bank of North Dakota ACH TEST
Bank of North Dakota
Printed on 11/5/12 12:58:39 PM

<u>Tracking Number</u>	<u>Type</u>	<u>Profile Name</u>	<u>Value Date</u>
ACH12310000001	Consumer Payment-Addenda	LOAN PAYMENTS	11/6/12

BND 

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