



BND Direct Wire Transfer



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Repetitive Wire Transfer: Single Transfer

1. Choose MONEY TRANSFER
2. Click CREATE SINGLE TRANSFER
3. Choose ASSIGNED TEMPLATE from the Profile drop-down box
4. Click NEXT



The screenshot shows a form for creating a money transfer. At the top, there are two radio buttons: "Use Existing Profile" (selected) and "Free Form Payment (Create Payment Without a Profile)". Below this, there are four rows of input fields: "Profile:" with a dropdown menu showing "R0028003 - FIFTH THIRD" (indicated by a red arrow labeled "3"); "Account:" with a dropdown menu showing "123456789 - BND Wires" and a "Currency:" field with "USD"; "Payment Method:" with a dropdown menu showing "Wire Transfer"; and "Cutoff Time:" with a text field showing "16:00 CST" (indicated by a red arrow labeled "4"). At the bottom of the form are "Next" and "Cancel" buttons.

5. Enter the amount of the transfer. A Template has been created with all other information.

Money Transfer: **Add Single Transfer**

Bolded fields with an * are required fields. Add Single Transfer

Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile Name:

Payment Method:

Cutoff Time:

DrawDown

- Sender/Receiver

Sender Information

Sending Account Number: * Currency Code:

Name: Address:

Amount: * **Value Date:** *

Process Date:

Beneficiary Information

Beneficiary Name: Beneficiary Address 1:

Beneficiary Account Number: * Beneficiary Address 2:

Beneficiary Address 3:

ID Type: FI Name:

FI ID: Address:

Select FI:

6. Click OK



Money Transfer Summary Create Single Transfer Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Amount:* 2,000.00 USD Value Date:* 11/05/2012
Process Date: 11/05/2012

Beneficiary Information

Beneficiary Name: ABC Company Beneficiary Address 1:
Beneficiary Account Number:* 1234567 Beneficiary Address 2:
Beneficiary Address 3:
ID Type: FED ABA FI Name: FIFTH THIRD BANK
FI ID: 1234567 Address:
Select FI CINCINNATI USA

Other Information:

By Order of Information
PAUL BANKS
500 E BROADWAY
BISMARCK ND 58501
AC 256785

Additional Information
FFC LOAN 25684
NAME PAUL BANKS

Bank To Bank Information

+ Other Parties 6

Ok Cancel

7. The next step depends on whether you have to submit one transfer or multiple transfers.

- One transfer only: Click **SUBMIT & END**
- Multiple transfers: Click **SUBMIT & CONTINUE**



Money Transfer: **Verify Money Transfer**
Verify Money Transfer

Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile Name:

Payment Method:

Cutoff Time:

DrawDown

- Sender/Receiver

Sender Information

Sending Account Number: Currency Code:

Name: Address:

Amount: Value Date:

Process Date:

Beneficiary Information

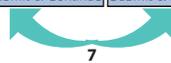
Beneficiary Name: Beneficiary Address 1:

Beneficiary Account Number:* Beneficiary Address 2:

ID Type: Beneficiary Address 3:

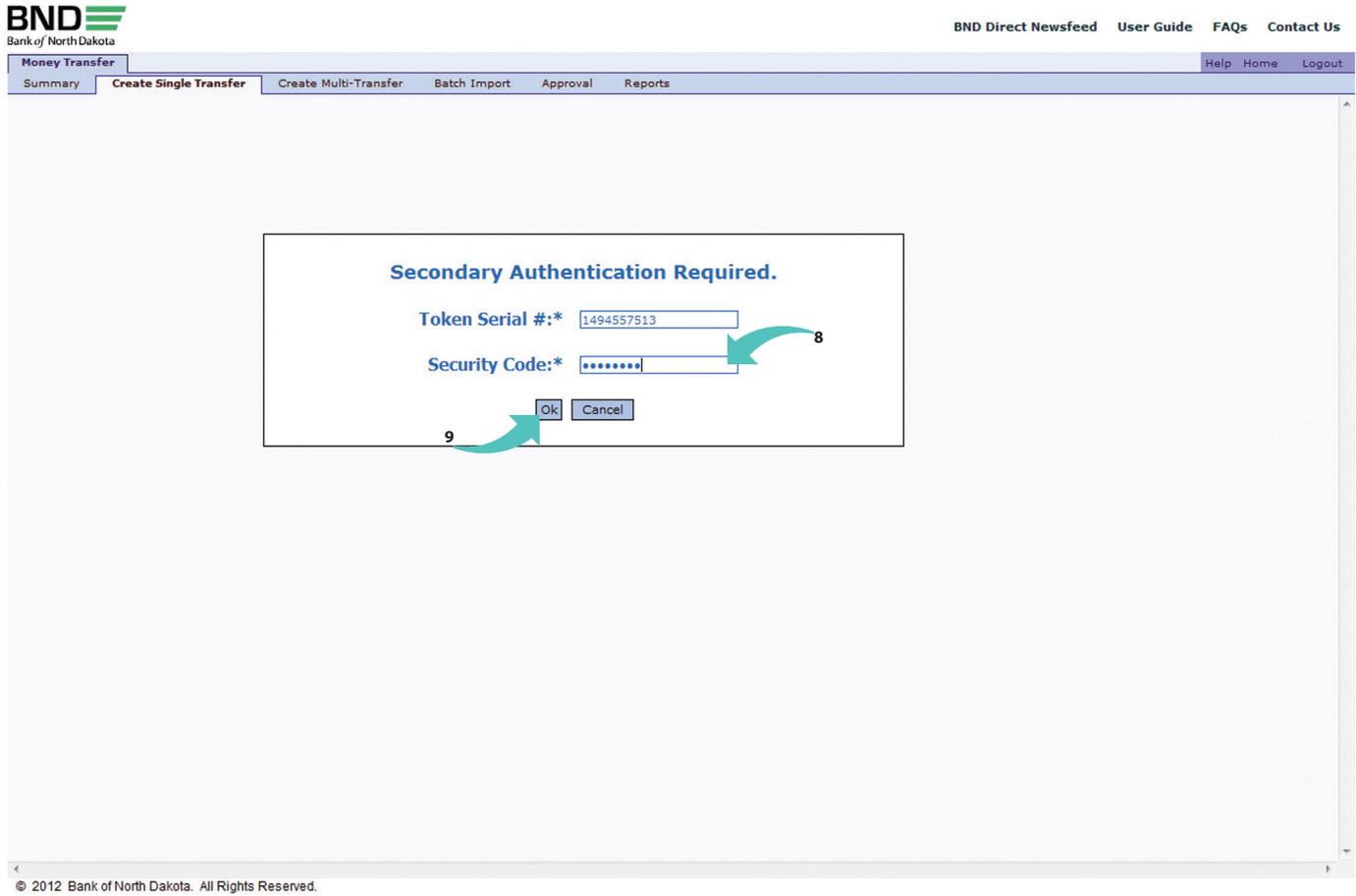
FI ID: FI Name:

Address:



8. Key in security code

9. Click OK



10. Click **OK**; you will receive a recap of the wire transfer.



Money Transfer: **Single Transfer Status Update**

Single Transfer Status Update

Tracking Number:	MT12310000006	Status:	Pending 1 Approval
Transfer Information			
Transfer Amount:	USD 2000.00	Value Date:	11/05/2012
Indicative Debit Amount:	USD 2,000.00	Process Date:	11/05/2012
By Order of Information			
PAUL BANKS			
500 E BROADWAY			
BISMARCK ND 58501			
AC 256785			

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Semi-Repetitive Repeat Code Wires

Semi-Repetitive Code is used for a wire transfer that requires different information for each wire.

1. Choose **MONEY TRANSFER**
2. Click **CREATE SINGLE TRANSFER**
3. Choose **ASSIGNED TEMPLATE** from the Profile drop-down box
4. Click **NEXT**



The screenshot shows a form for creating a wire transfer. At the top, there are two radio buttons: "Use Existing Profile" (selected) and "Free Form Payment (Create Payment Without a Profile)". Below this, there are four fields: "Profile:" with a dropdown menu showing "R0028005 - ABC COMPANY" (indicated by a red arrow labeled "3"), "Account:" with a dropdown menu showing "1234567 BND Wires", "Currency:" with a text box containing "USD", and "Payment Method:" with a dropdown menu showing "Wire Transfer". Below these fields is a "Cutoff Time:" field with a text box containing "16:00 CST". At the bottom of the form are two buttons: "Next" and "Cancel". A red arrow labeled "4" points to the "Next" button.

5. Key Dollar Amount



Money Transfer: Add Single Transfer

Bolded fields with an * are required fields. Add Single Transfer

Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile Name:

Payment Method:

Cutoff Time:

DrawDown

- Sender/Receiver

Sender Information

Sending Account Number: * BND Wires Currency Code:

Name: Address:

Amount: * **Value Date:** *

Process Date:

Beneficiary Information

Beneficiary Name: Beneficiary Address 1:

Beneficiary Account Number: * Beneficiary Address 2:

ID Type: Beneficiary Address 3:

FI ID: FI Name:

Address:

6. Add Additional Information

7. Click OK

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Money Transfer Summary **Create Single Transfer** Create Multi-Transfer Batch Import Approval Reports

Help Home Logout

Amount:* 26,500.00 USD **Value Date:*** 11/05/2012
Process Date: 11/05/2012

Beneficiary Information

Beneficiary Name: ABC COMPANY Beneficiary Address 1: PO BOX 4584
Beneficiary Account Number:* 9854759 Beneficiary Address 2: CLEVELAND OH
Beneficiary Address 3:
ID Type: FED ABA FI Name: BANK OF AMERICA, N.A., NY
FI ID: 026009593 Address:
Select FI NEW YORK USA

Other Information:

By Order of Information
SW OIL SUPPLY
PO BOX 1400
SIDNEY MT
AC 68789

Additional Information
REF INVOICE 452565

Bank To Bank Information

+ Other Parties

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8. The next step depends on whether you have to submit one transfer or multiple transfers.

- One transfer only: Click **SUBMIT & END**
- Multiple transfers: Click **SUBMIT & CONTINUE**

The screenshot displays the BND Money Transfer web application interface. At the top left is the BND Bank of North Dakota logo. The top right contains navigation links: BND Direct Newsfeed, User Guide, FAQs, Contact Us, Help, Home, and Logout. Below the logo is a menu with options: Summary, Create Single Transfer, Create Multi-Transfer, Batch Import, Approval, and Reports. The main heading is "Money Transfer: Verify Money Transfer".

The form is divided into several sections:

- Profile Selection:** Radio buttons for "Use Existing Profile" (selected) and "Free Form Payment (Create Payment Without a Profile)".
- Profile Name:** Text field containing "R0028005-ABC COMPANY".
- Payment Method:** Text field containing "Wire Transfer".
- Cutoff Time:** Text field containing "16:00" and a dropdown for "CST".
- DrawDown:** A checkbox that is currently unchecked.
- Sender/Receiver Section:**
 - Sender Information:** Includes "Sending Account Number" (1234567), "BND Wires" dropdown, "Currency Code" (USD), "Name" (Bank of North Dakota WIRES TEST), and "Address" (1200 Memorial Hwy, Bismarck ND 58504, USA).
 - Amount:** Text field (26,500.00) and "USD" dropdown.
 - Value Date:** Text field (11/05/2012).
 - Process Date:** Text field (11/05/2012).
- Beneficiary Information Section:**
 - Beneficiary Name:** Text field (ABC COMPANY).
 - Beneficiary Account Number:** Text field (9854759).
 - ID Type:** Dropdown menu (FED ABA).
 - FI ID:** Text field (026009593).
 - Beneficiary Address 1:** Text field (PO BOX 4584).
 - Beneficiary Address 2:** Text field (CLEVELAND OH).
 - Beneficiary Address 3:** Text field.
 - FI Name:** Text field (BANK OF AMERICA, N.A., NY).
 - Address:** Text field.

At the bottom left, there is a copyright notice: "© 2012 Bank of North Dakota. All Rights Reserved." Below this, a row of buttons is visible: "Submit & Continue", "Submit & End", "Modify", and "Cancel". Two teal arrows originate from a central number "8" below the buttons, pointing to the "Submit & Continue" and "Submit & End" buttons respectively.

9. Key in token Security Code

10. Choose OK



Money Transfer Summary Create Single Transfer Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Secondary Authentication Required.

Token Serial #:* 9

Security Code:*

10

You will get a recap of the wire transfer.

11. Click OK

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Money Transfer Summary **Create Single Transfer** Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Money Transfer: **Single Transfer Status Update**

Single Transfer Status Update

Tracking Number: Status:

Transfer Information

Transfer Amount: Value Date:

Indicative Debit Amount: Process Date:

By Order of Information

SW OIL SUPPLY
PO BOX 1400
SIDNEY MT
AC 68789

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Summary Screen

- This shows a Wire Transfer Summary with completed wires and wire status.

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Money Transfer Summary Create Single Transfer Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Money Transfer: **Summary**
Money Transfer Summary Data

Entry Date: All Sending Account Name: All Entry User: All

Process Date	Entry Date	Value Date	Status	Type	Sending Account #	Sending Account Name	Sending Account Currency	Beneficiary Account #	Beneficiary Name
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Non-Repetitive	1234567	BND Wires	USD	1234567	SAM BROWN
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Non-Repetitive	1234567	BND Wires	USD	1234567	SARA SMITH
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Non-Repetitive	1234567	BND Wires	USD	1234567	NORTHWOODS BANK
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Semi-Repetitive	1234567	BND Wires	USD	1234567	ABC BANK
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Repetitive	1234567	BND Wires	USD	1234567	RAILWAY CREDIT UNION
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Repetitive	1234567	BND Wires	USD	1234567	ROSENTHAL COLLINS GRC
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Repetitive	1234567	BND Wires	USD	1234567	RAILWAY CREDIT UNION
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Repetitive	1234567	BND Wires	USD	1234567	JESSICA MURPHEY
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Repetitive	1234567	BND Wires	USD	1234567	ROSENTHAL COLLINS GRC
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Repetitive	1234567	BND Wires	USD	1234567	RAILWAY CREDIT UNION
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Repetitive	1234567	BND Wires	USD	1234567	JESSICA MURPHEY
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	Semi-Repetitive	1234567	BND Wires	USD	1234567	ABC COMPANY

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Repetitive Wire
Transfers:
Multiple
Transfers

1. Choose the **MONEY TRANSFER**
2. Click on **CREATE MULTI-TRANSFER**
3. Choose **ASSIGNED TEMPLATE** from the Profile drop-down box
4. Key in dollar amount of the wire
5. Click **OK**

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Money Transfer: **Create Multiple Repetitive Transfers**
Bolded fields with an * are required fields. Create Multiple Repetitive Transfers

Seq No.	Profile*	Value Date*	Process Date	Transfer's Currency*	Transfer's Amount*	Reference	Sending Account*
1	R0028001 - BMO HARRIS	11/05/2012		USD	1,200.00		BND Wires 1234567
2	R0028003 - FIFTH THIRD	11/05/2012		USD	950.00		BND Wires 1234567
3	R0028004 - BREMER BANK	11/05/2012		USD	3,000.00		BND Wires 1234567
4	(Select a profile)						
5	(Select a profile)						
6	(Select a profile)						
7	(Select a profile)						
8	(Select a profile)						
9	(Select a profile)						
10	(Select a profile)						

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6. Click **SUBMIT**



Money Transfer: **Verify Multiple Transfers**

Verify Multi Transfer

Seq No.	Profile*	Value Date*	Process Date	Transfer's Currency*	Transfer's Amount*	Reference	Sending Account*
1	R0028001 - BMO HARRIS	11/05/2012		USD	1,200.00		BND Wires 1234567
2	R0028003 - FIFTH THIRD	11/05/2012		USD	950.00		BND Wires 1234567
3	R0028004 - BREMER BANK	11/05/2012		USD	3,000.00		BND Wires 1234567
4							
5							
6							
7							
8							
9							
10							



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7. Key in security code

8. Click OK

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Money Transfer Summary Create Single Transfer **Create Multi-Transfer** Batch Import Approval Reports Help Home Logout

Secondary Authentication Required.

Token Serial #:* 7

Security Code:* 7

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Fed Wires: One Bank

1. Choose the **MONEY TRANSFER**
2. Click on **CREATE SINGLE TRANSFER**
3. Choose **FED WIRE** from the Profile drop-down box
4. Click **NEXT**



Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile: FED - FED WIRE

Account: 1234567 - BND Wires Currency: USD

Payment Method: Wire Transfer

Cutoff Time: 16:00 CST

Next Cancel

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5. Select the Sending Account Number from the drop down box if you hold more than one account at BND
6. Enter the amount of the transfer.
7. Enter the Beneficiary Name
8. Enter Beneficiary Account Number
9. Enter Beneficiary Address

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Money Transfer Summary **Create Single Transfer** Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Money Transfer: **Add Single Transfer**
Bolded fields with an * are required fields. Add Single Transfer

Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile Name:

Payment Method:

Cutoff Time:

DrawDown

- Sender/Receiver

Sender Information

Sending Account Number:* Currency Code:

Name: Address:

Amount:* Value Date:*

Process Date:

Beneficiary Information

Beneficiary Name: Beneficiary Address 1:

Beneficiary Account Number:* Beneficiary Address 2:

ID Type: Beneficiary Address 3:

FI ID: FI Name:

Address:

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10. Enter the ABA/Routing Number of the financial institution

11. Click **SELECT FI**. This will populate the bank name and address.

12. Enter Originator's Name in the By Order of Information section

13. Enter Originator's Address

14. Enter Originator's Account Number

15. Additional Information if it applies – 140 characters maximum

16. Bank-to-Bank information if it applies. Select 6500 from drop down box – key payment information

17. Click **OK**

The screenshot shows the 'Money Transfer' web application interface. At the top left is the BND Bank of North Dakota logo. The top right contains navigation links: 'BND Direct Newsfeed', 'User Guide', 'FAQs', and 'Contact Us'. Below the logo is a breadcrumb trail: 'Money Transfer' > 'Summary' > 'Create Single Transfer' > 'Create Multi-Transfer' > 'Batch Import' > 'Approval' > 'Reports'. The main form area includes:

- Amount:** 10,000.00 (USD)
- Value Date:** 11/05/2012
- Process Date:** 11/05/2012
- Beneficiary Information:**
 - Beneficiary Name: SAM BROWN
 - Beneficiary Account Number: 8569426523
 - Beneficiary Address 1: 6598 VALLEY DR
 - Beneficiary Address 2: NEW YORK NY
 - Beneficiary Address 3: (empty)
 - ID Type: FED ABA
 - FI ID: 026009593
 - FI Name: BANK OF AMERICA, N.A., NY
 - Address: NEW YORK USA
- Other Information:**
 - By Order of Information:** SAM BROWN, 6598 VALLEY DR, NEW YORK NY, AC 75642589
 - Additional Information:** CD PURCHASE
- Bank To Bank Information:** A section with several dropdown menus.
- + Other Parties:** A section at the bottom of the form.

Numbered callouts (10-17) point to the following elements:

- 10: FI ID field
- 11: Select FI button
- 12: By Order of Information section
- 13: Originator's address fields
- 14: Originator's account number field
- 15: Additional Information field
- 16: Bank To Bank Information section
- 17: OK button

© 2012 Bank of North Dakota. All Rights Reserved. [OK] [Cancel]

18. The next step depends on whether this is one transfer or multiple transfers.

- One transfer only: Click **SUBMIT & END**
- Multiple transfers: Click **SUBMIT & CONTINUE**

The screenshot shows the BND Money Transfer interface. At the top left is the BND Bank of North Dakota logo. The top right contains links for BND Direct Newsfeed, User Guide, FAQs, and Contact Us. Below the logo is a navigation bar with tabs for Money Transfer, Summary, Create Single Transfer, Create Multi-Transfer, Batch Import, Approval, and Reports. The main content area is titled "Money Transfer: Verify Money Transfer" and "Verify Money Transfer".

The form includes the following fields and sections:

- Use Existing Profile Free Form Payment (Create Payment Without a Profile)
- Profile Name: FED-FED WIRE
- Payment Method: Wire Transfer
- Cutoff Time: 16:00 CST
- DrawDown
- Sender/Receiver**
- Sender Information
 - Sending Account Number: 1234567 - BND Wires
 - Currency Code: USD
 - Name: Bank of North Dakota WIRES TEST
 - Address: 1200 Memorial Hwy, Bismarck ND 58504, USA
- Amount: 10,000.00 USD
- Value Date: 11/05/2012
- Process Date: 11/05/2012
- Beneficiary Information**
- Beneficiary Name: SAM BROWN
- Beneficiary Account Number: 8569426523
- Beneficiary Address 1: 6598 VALLEY DR
- Beneficiary Address 2: NEW YORK NY
- Beneficiary Address 3:
- ID Type: FED ABA
- FI Name: BANK OF AMERICA, N.A., NY
- FI ID: 026009593
- Address:

At the bottom of the form, there are four buttons: **Submit & Continue**, **Submit & End**, **Modify**, and **Cancel**. Two green arrows point from the number 18 below to the **Submit & Continue** and **Submit & End** buttons.

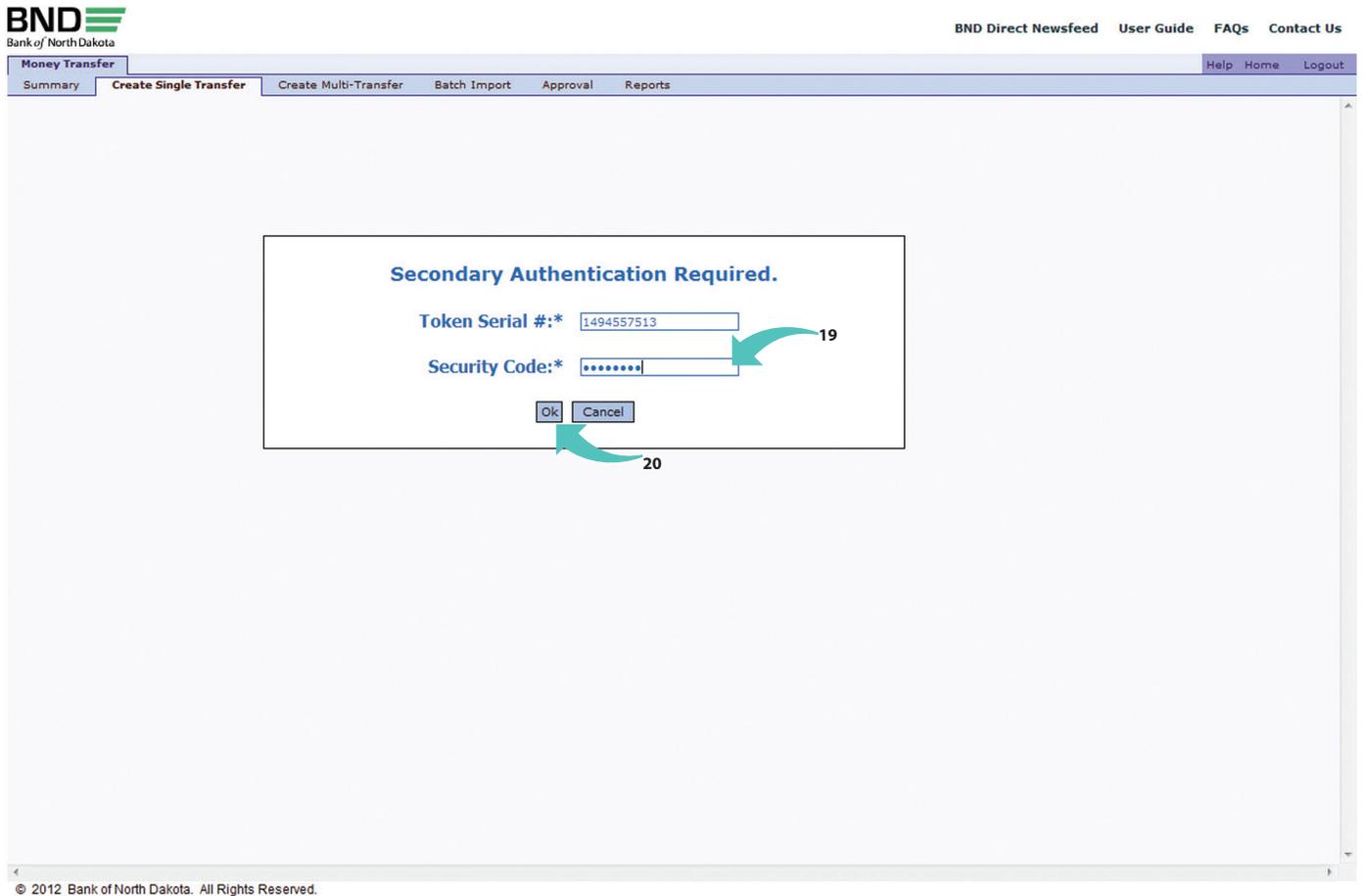
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Submit & Continue **Submit & End** **Modify** **Cancel**



19. Key in security code

20. Click **OK**



21. Click OK

Money Transfer: **Single Transfer Status Update**

Single Transfer Status Update

Tracking Number:	<input type="text" value="MT12310000001"/>	Status:	<input type="text" value="Pending 1 Approval"/>
Transfer Information			
Transfer Amount:	<input type="text" value="USD"/> <input type="text" value="10000.00"/>	Value Date:	<input type="text" value="11/05/2012"/>
Indicative Debit Amount:	<input type="text" value="USD"/> <input type="text" value="10,000.00"/>	Process Date:	<input type="text" value="11/05/2012"/>
By Order of Information			
<input type="text" value="SAM BROWN"/>			
<input type="text" value="6598 VALLEY DR"/>			
<input type="text" value="NEW YORK NY"/>			
<input type="text" value="AC 75642589"/>			

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Fed Wires:
Two Banks ABA
and Account
Number

Fed Wires to two financial institutions

Note: One with ABA/Routing Number and one with account number.

1. Choose the **MONEY TRANSFER**
2. Click on **CREATE SINGLE TRANSFER**
3. Choose **FED WIRE** from the drop-down box
4. Click **NEXT**



The screenshot shows a form titled 'Select Profile Information'. At the top, there are two radio buttons: 'Use Existing Profile' (selected) and 'Free Form Payment (Create Payment Without a Profile)'. Below this, there are four fields: 'Profile:' with a dropdown menu showing 'FED - FED WIRE' (indicated by a teal arrow labeled '3'), 'Account:' with a dropdown menu showing '1234567 - BND Wires', 'Payment Method:' with a dropdown menu showing 'Wire Transfer', and 'Cutoff Time:' with a text input field showing '16:00 CST'. At the bottom of the form, there are two buttons: 'Next' and 'Cancel'. A teal arrow labeled '4' points to the 'Next' button.

5. Select the Sending Account Number from the drop down box if you have more than one account at BND
6. Enter the amount of the transfer
7. Enter the Beneficiary Institution Name in the Beneficiary Information
8. Enter the Beneficiary Institution Account Number
9. Enter the Beneficiary Institution Address



Money Transfer: **Add Single Transfer**
 Bolded fields with an * are required fields. Add Single Transfer

Use Existing Profile
 Free Form Payment (Create Payment Without a Profile)

Profile Name:

Payment Method:

Cutoff Time:

DrawDown

- Sender/Receiver

- Sender Information

Sending Account Number:* - BND Wires
 Currency Code:

Name:
 Address:

Amount:*
 USD
 Value Date:*

Process Date:

- Beneficiary Information

Beneficiary Name:
 Beneficiary Address 1:

Beneficiary Account Number:*
 Beneficiary Address 2:

ID Type:
 Beneficiary Address 3:

FI ID:
 FI Name:

Address:

10. Enter the ABA/Routing Number of the receiving financial institution

11. Click **SELECT FI** to populate the institution's name and address

12. Enter the Originator's Name in the By Order of Information

13. Enter the Originator's Address

14. Enter the Originator's Account Number

15. Enter final credit information in the Additional Information box – 140 characters maximum

16. Enter bank to bank information if it applies. Select 6500 from the drop down box – key payment information

17. Click **OK**

The screenshot shows the BND Money Transfer interface. At the top left is the BND Bank of North Dakota logo. At the top right are links for BND Direct Newsfeed, User Guide, FAQs, and Contact Us. Below the logo is a navigation bar with tabs: Money Transfer, Create Single Transfer, Create Multi-Transfer, Batch Import, Approval, and Reports. The 'Money Transfer' tab is active, showing a 'Summary' sub-tab. The main form area contains the following fields and sections:

- Amount:** 15,000.00
- Process Date:** 11/05/2012
- Advice Charges:** Type: Regular, Account #: 1013778 - BND Wires
- Beneficiary Information:** Name: NORTHWOODS BANK, Account No.: 98452345, ID Type: (empty), FI ID: 091001322, Party Identifier: (empty), Code: (empty). A 'Select FI' button is next to the FI ID field.
- By Order Of Information:** BRENDA AND JAMES BLACK, 123 SANDY LAKE ROAD, THEIF RIVER FALLS MN, AC 758203.
- Additional Information:** FFC KYLE BLACK, PO BOX 153 SUNNYVILLE FL, ACCT 487454785.
- Bank to Bank Information:** 6500, SCHOOL TUITION.
- + Other Parties:** (empty)

Numbered callouts (10-17) point to the following fields:

- 10: FI ID field
- 11: Select FI button
- 12: By Order Of Information Name field
- 13: By Order Of Information Address field
- 14: By Order Of Information Account Number field
- 15: Additional Information field
- 16: Bank to Bank Information dropdown and text field
- 17: OK button

18. The next step depends on whether this is one transfer or multiple transfers.

- One transfer only: Click **SUBMIT & END**
- Multiple transfers: Click **SUBMIT & CONTINUE**

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19. Key in security code

20. Click **OK**

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Money Transfer Help Home Logout

Summary Create Single Transfer Create Multi-Transfer Batch Import Approval Reports

Secondary Authentication Required.

Token Serial #:* 1494557513

Security Code:*

Ok Cancel

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21. Click OK

Money Transfer: **Single Transfer Status Update**

Single Transfer Status Update

Tracking Number:	<input type="text" value="MT12310000003"/>	Status:	<input type="text" value="Pending 1 Approval"/>
Transfer Information			
Transfer Amount:	<input type="text" value="USD"/> <input type="text" value="15000.00"/>	Value Date:	<input type="text" value="11/05/2012"/>
Indicative Debit Amount:	<input type="text" value="USD"/> <input type="text" value="15,000.00"/>	Process Date:	<input type="text" value="11/05/2012"/>
By Order of Information			
<input type="text" value="BRENDA AND JAMES BLACK"/>			
<input type="text" value="123 SANDY LAKE ROAD"/>			
<input type="text" value="THEIF RIVER FALLS MN"/>			
<input type="text" value="AC 758203"/>			

Fed Wires: Two Banks using ABAs

Fed Wires to two or more financial institutions

Note: Both institutions must use ABA/Routing Numbers.

1. Choose the **MONEY TRANSFER**
2. Click on **CREATE SINGLE TRANSFER**
3. Choose **FED WIRE** from the Profile drop-down box
4. Click **NEXT**



Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile: FED - FED WIRE

Account: 1234567 - BND Wires Currency: USD

Payment Method: Wire Transfer

Cutoff Time: 16:00 CST

Next Cancel

5. Click on **OTHER PARTIES**

6. Enter the ABA/Routing Number of the receiving financial institution

7. Click **SELECT FI** to populate the bank name and address

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Money Transfer Summary **Create Single Transfer** Create Multi-Transfer Batch Import Approval Reports Help Home Logout

408 SUMMIT DR
KANSAS CITY MO
AC 6589432

Bank To Bank Information

5 **- Other Parties**

Sending Bank
ID: 091300285 Name: Bank of North Dakota
Address: 1200 Memorial Hwy
PO Box 5509
Bismarck ND 58506-5509

Beneficiary Bank
ID Type: FED ABA Name: ALTA VISTA STATE BANK
ID: 101105781 Address: ALTA VISTA KS
Code:

Receiver FI
Correspondent FI ID Type: FED ABA Correspondent FI Name: BANKERS' BANK OF KANSAS NA
Correspondent FI ID: 101104805 Correspondent FI Address 1:
Correspondent FI Address 2:
Correspondent FI Address 3: WICHITA USA

6
7 **Select FI**

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8. Select the Sending Account Number from the drop down box if you have more than one account at BND
9. Enter the amount of the transfer
10. Enter the Beneficiary Name
11. Enter the Beneficiary Account Number
12. Enter the Beneficiary Address
13. Enter the ABA/Routing Number of the beneficiary financial institution.
Note: DO NOT click on Select FI.
14. Enter Beneficiary Financial Institution Name
15. Enter Beneficiary Financial Institution Address

The screenshot shows the 'Add Single Transfer' form in the BND system. The form is divided into several sections:

- Profile Information:** Includes 'Use Existing Profile' (selected) and 'Free Form Payment' options. Fields for 'Profile Name' (FED-FED WIRE), 'Payment Method' (Wire Transfer), and 'Cutoff Time' (16:00 CST) are visible.
- Sender/Receiver Section:**
 - Sender Information:** 'Sending Account Number' (1234567 - BND Wires) is highlighted with callout 8. 'Currency Code' is USD.
 - Name:** Bank of North Dakota WIRES TEST
 - Address:** 1200 Memorial Hwy, Bismarck ND 58504, USA
- Transfer Details:**
 - Amount:** 3,000.00 (callout 9)
 - Value Date:** 11/05/2012
 - Process Date:** 11/05/2012
- Beneficiary Information:**
 - Beneficiary Name:** SARA SMITH (callout 10)
 - Beneficiary Account Number:** 789452168 (callout 11)
 - Beneficiary Address:** 1048 101ST ST NE, KANSAS CITY KS (callout 12)
 - ID Type:** FED ABA (callout 13)
 - FI Name:** ALTA VISTA STATE BANK (callout 14)
 - Address:** ALTA VISTA KS (callout 15)

At the bottom, there are 'Ok', 'Cancel', and 'Select FI' buttons. A copyright notice for 2012 Bank of North Dakota is also present.

16. Enter Originator Name in the By Order of Information section

17. Enter Originator Address

18. Enter Originator Account Number

19. Enter additional information if it applies

20. Enter bank to bank information if it applies

21. Click **OK**

The screenshot shows the 'Create Single Transfer' form in the BND Direct Newsfeed. The form includes fields for Amount (3,000.00 USD), Value Date (11/05/2012), and Process Date (11/05/2012). The Beneficiary Information section contains fields for Beneficiary Name (SARA SMITH), Beneficiary Account Number (789452168), ID Type (FED ABA), FI ID (101105781), Beneficiary Address 1 (1048 101ST ST NE), Beneficiary Address 2 (KANSAS CITY KS), FI Name (ALTA VISTA STATE BANK), and Address (ALTA VISTA KS). The Other Information section has a 'By Order of Information' field with callout 16 pointing to 'BOB SMITH', callout 17 pointing to '408 SUMMIT DR', callout 18 pointing to 'AC 6589432', and callout 19 pointing to 'DEPOSIT INTO SAVINGS'. The Bank To Bank Information section has callout 20 pointing to a dropdown menu. At the bottom, callout 21 points to the 'Ok' button. The footer contains the text '© 2012 Bank of North Dakota. All Rights Reserved.' and the URL 'bnd.nd.gov'.

22. The next step depends on whether this is one or multiple transfers.

- One transfer only: Click **SUBMIT & END**
- Multiple transfers: Click **SUBMIT & CONTINUE**

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Money Transfer Summary Create Single Transfer Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Money Transfer: **Verify Money Transfer**
Verify Money Transfer

Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile Name: FED-FED WIRE

Payment Method: Wire Transfer

Cutoff Time: 16:00 CST

DrawDown

- Sender/Receiver

- Sender Information

Sending Account Number: 1234567 - BND Wires Currency Code: USD

Name: Bank of North Dakota WIRES TEST Address: 1200 Memorial Hwy
Bismarck ND 58504
USA

Amount: 3,000.00 USD Value Date: 11/05/2012

Process Date: 11/05/2012

Beneficiary Information

Beneficiary Name: SARA SMITH Beneficiary Address 1: 1048 101ST ST NE

Beneficiary Account Number:* 789452168 Beneficiary Address 2: KANSAS CITY KS

Beneficiary Address 3:

ID Type: FED ABA FI Name: ALTA VISTA STATE BANK

FI ID: 101105781 Address: ALTA VISTA KS

© 2012 Bank of North Dakota. All Rights Reserved. **Submit & Continue** **Submit & End** **Modify** **Cancel**

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23. Key in security code

24. Click OK

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Money Transfer Summary **Create Single Transfer** Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Secondary Authentication Required.

Token Serial #:* 1494557513

Security Code:*

Ok Cancel

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25. Click OK



Money Transfer: **Single Transfer Status Update**

Single Transfer Status Update

Tracking Number:	<input type="text" value="MT12310000002"/>	Status:	<input type="text" value="Pending 1 Approval"/>
Transfer Information			
Transfer Amount:	<input type="text" value="USD"/> <input type="text" value="3000.00"/>	Value Date:	<input type="text" value="11/05/2012"/>
Indicative Debit Amount:	<input type="text" value="USD"/> <input type="text" value="3,000.00"/>	Process Date:	<input type="text" value="11/05/2012"/>
By Order of Information			
<input type="text" value="BOB SMITH"/>			
<input type="text" value="408 SUMMIT DR"/>			
<input type="text" value="KANSAS CITY MO"/>			
<input type="text" value="AC 6589432"/>			



Book Transfers

A book and/or internal wire is used when the debit and credit account are both at Bank of North Dakota.

1. Choose [MONEY TRANSFER](#)
2. Click on [CREATE SINGLE TRANSFER](#)
3. Choose [BOOK TRANSFER](#) from the Profile drop-down box
4. Click [NEXT](#)

The screenshot shows the BND Bank of North Dakota Money Transfer interface. At the top left is the BND logo. The navigation menu includes 'Money Transfer', 'Summary', 'Create Single Transfer', 'Create Multi-Transfer', 'Batch Import', 'Approval', and 'Reports'. The 'Create Single Transfer' option is selected. The main content area is titled 'Money Transfer: Select Profile Information' and contains the following form fields:

- Use Existing Profile Free Form Payment (Create Payment Without a Profile)
- Profile:
- Account: Currency:
- Payment Method:
- Cutoff Time:

At the bottom of the form are 'Next' and 'Cancel' buttons. The 'Next' button is highlighted with a red arrow labeled '4'. A red arrow labeled '1' points to the 'Money Transfer' menu item, a red arrow labeled '2' points to the 'Create Single Transfer' menu item, and a red arrow labeled '3' points to the 'Profile' dropdown menu.

5. Choose the correct Sending Account Number from the drop-down box if you hold more than one account at BND
6. Enter the amount of the wire
7. Enter the Beneficiary Name
8. Enter Beneficiary Account Number
9. Enter Beneficiary Address



Money Transfer: **Add Single Transfer**

Bolded fields with an * are required fields. Add Single Transfer

Use Existing Profile
 Free Form Payment (Create Payment Without a Profile)

Profile Name:

Payment Method:

Cutoff Time:

DrawDown

- Sender/Receiver

Sender Information

Sending Account Number:*
 Currency Code:

Name:
 Address:

Amount:*
 Value Date:*

Process Date:

Beneficiary Information

Beneficiary Name:
 Beneficiary Address 1:

Beneficiary Account Number:
 Beneficiary Address 2:

ID Type:
 Beneficiary Address 3:

FI ID:
 FI Name:

10. Enter Originator Name in the By Order of Information section

11. Enter Originator Address

12. Enter Originator Account Number

13. Enter Additional Information - If applicable

14. Click OK

The screenshot shows the BND Money Transfer interface. At the top left is the BND Bank of North Dakota logo. At the top right are links for BND Direct Newsfeed, User Guide, FAQs, and Contact Us. Below the logo is a navigation bar with tabs: Money Transfer, Summary, Create Single Transfer, Create Multi-Transfer, Batch Import, Approval, and Reports. The main form is titled '- Sender/Receiver' and is divided into several sections:

- Sender Information:** Includes 'Sending Account Number' (1234567 - BND Wires), 'Currency Code' (USD), 'Name' (Bank of North Dakota WIRES TEST), and 'Address' (1200 Memorial Hwy, Bismarck ND 58504, USA).
- Amount and Date:** 'Amount' is 25,458.43 USD, and 'Value Date' is 11/05/2012. 'Process Date' is also 11/05/2012.
- Beneficiary Information:** Includes 'Beneficiary Name' (ABC BANK), 'Beneficiary Account Number' (1234567), 'ID Type' (FED ABA), and 'FI ID' (091300285). It also lists 'Beneficiary Address 1' (PO BOX 1458), 'Beneficiary Address 2' (FARGO ND 58103), and 'Beneficiary Address 3'. 'FI Name' is Bank of North Dakota and 'Address' is 1200 Memorial Hwy, PO Box 5509, Bismarck ND 58506-5509 USA.
- Other Information:** This section contains two sub-sections:
 - By Order of Information:** Fields for 'TAYLOR SMITH', '9568 GOLDEN DR', 'MINOT ND 58701', and 'ACCT 4532578'. Callout 10 points to the first field, 11 to the second, and 12 to the fourth.
 - Additional Information:** Fields for 'F/C AUTO CENTER', 'ACCT 25632445', and 'REF TRUCK PURCHASE'. Callout 13 points to the first field.

At the bottom of the form are '+ Other Parties' and 'By Order of Information' buttons. At the very bottom of the page are 'Ok' and 'Cancel' buttons. Callout 14 points to the 'Ok' button.

15. The next step depends on whether this is one transfer or multiple transfers.

- One transfer only: Click **SUBMIT & END**
- Multiple transfers: Click **SUBMIT & CONTINUE**

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Money Transfer Summary **Create Single Transfer** Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Money Transfer: **Verify Money Transfer**
Verify Money Transfer

Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile Name: BOOK TRANSFER1-BOOK

Payment Method: Wire Book Trans

Cutoff Time: 16:00 CST

DrawDown

- Sender/Receiver

Sender Information

Sending Account Number: 1234567 - BND Wires Currency Code: USD

Name: Bank of North Dakota WIRES TEST Address: 1200 Memorial Hwy
Bismarck ND 58504
USA

Amount: 25,458.43 USD Value Date: 11/05/2012

Process Date: 11/05/2012

Beneficiary Information

Beneficiary Name: ABC BANK Beneficiary Address 1: PO BOX 1458

Beneficiary Account Number: 1234567 Beneficiary Address 2: FARGO ND 58103

Beneficiary Address 3:

ID Type: FED ABA FI Name: Bank of North Dakota

FI ID: 091300285 Address: 1200 Memorial Hwy
PO Box 5509

© 2012 Bank of North Dakota. All Rights Reserved. **Submit & Continue** **Submit & End** **Modify** **Cancel**

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16. Key in security code

17. Click **OK**

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Money Transfer Summary **Create Single Transfer** Create Multi-Transfer Batch Import Approval Reports Help Home Logout

Secondary Authentication Required.

Token Serial #:* 1494557513

Security Code:* [masked]

OK Cancel

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17

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18. Click OK

Money Transfer: **Single Transfer Status Update**

Single Transfer Status Update

Tracking Number:	<input type="text" value="MT12310000004"/>	Status:	<input type="text" value="Pending 1 Approval"/>
Transfer Information			
Transfer Amount:	<input type="text" value="USD"/>	<input type="text" value="25458.43"/>	Value Date: <input type="text" value="11/05/2012"/>
Indicative Debit Amount:	<input type="text" value="USD"/>	<input type="text" value="25,458.43"/>	Process Date: <input type="text" value="11/05/2012"/>
By Order of Information			
<input type="text" value="TAYLOR SMITH"/>			
<input type="text" value="9568 GOLDEN DR"/>			
<input type="text" value="MINOT ND 58701"/>			
<input type="text" value="ACCT 4532578"/>			



18

Approving or Correcting Wire Transfers

Wires need to be approved by a second user who did not complete the initial transaction.

1. Choose **MONEY TRANSFER**
2. Click **APPROVAL**
3. Highlight **WIRE** and right click
4. Click **VIEW AND APPROVE**

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Money Transfer: **Approval Summary**

Approval Summary

Process Date	Entry Date	Value Date	Status	Payment Profile	Type	Sending Account #	Sending Account Name	Beneficiary Account #	Beneficiary Name	Transfe
11/05/2012	11/05/2012	11/05/2012	Per		Non-Repetitive	1234567	BND Wires	1234567	NORTHWOODS BANK	USD
11/05/2012	11/05/2012	11/05/2012	Per		Repetitive	1234567	BND Wires	1234567	RAILWAY CREDIT UNION	USD
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	R0028001	Repetitive	1234567	BND Wires	1234567	ROSENTHAL COLLINS GROUP	USD
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	R0028003	Repetitive	1234567	BND Wires	1234567	RAILWAY CREDIT UNION	USD
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	R0028004	Repetitive	1234567	BND Wires	1234567	JESSICA MURPHEY	USD
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	R0028001	Repetitive	1234567	BND Wires	1234567	ROSENTHAL COLLINS GROUP	USD
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	R0028003	Repetitive	1234567	BND Wires	1234567	RAILWAY CREDIT UNION	USD
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	R0028004	Repetitive	1234567	BND Wires	1234567	JESSICA MURPHEY	USD
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	R0028005	Semi-Repetitive	1234567	BND Wires	1234567	ABC COMPANY	USD

Monday November 5, 2012 11:29 AM

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View and Approve

5. The next step depends on whether information is correct or needs to be modified.

- Click **APPROVE** if the wire is correct
- Click **MODIFY** if instructions or amounts are incorrect

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6. To complete Approval

- Enter Security code
- Click **OK**



Money Transfer Summary Create Single Transfer Create Multi-Transfer Batch Import **Approval** Reports Help Home Logout

Secondary Authentication Required.

Token Serial #:*

Security Code:

6

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7. To modify, make the corrections



Money Transfer: **Modify Money Transfer**

Bolded fields with an * are required fields. Modify Money Transfer

Use Existing Profile Free Form Payment (Create Payment Without a Profile)

Profile Name:

Payment Method:

Cutoff Time:

DrawDown

- Sender/Receiver

Sender Information

Sending Account Number: - BND Wires Currency Code:

Name: Address:

Amount: Value Date:

Process Date:

Beneficiary Information

Beneficiary Name: Beneficiary Address 1:

Beneficiary Account Number: * Beneficiary Address 2:

ID Type: Beneficiary Address 3:

FI ID: FI Name:

Address:

8. Click HISTORY

9. Type in reasons for correction in the MODIFY REASON box

10. Click OK

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Money Transfer Summary Create Single Transfer Create Multi-Transfer Batch Import **Approval** Reports Help Home Logout

AC 758203

Bank To Bank Information

6500 SCHOOL TUITION

+ Other Parties

- History

Status: Pending 1 Approval Tracking No.: MT1231000003

Host Confirmation: Confirmation:

History

Created By: wires1 Date and Time: 11/05/2012 10:58:51

1st Approver: Date and Time:

2nd Approver: Date and Time:

3rd Approver: Date and Time:

4th Approver: Date and Time:

5th Approver: Date and Time:

Last Action By: wires1 Date and Time: 11/05/2012 10:58:51 Action: Create

Host Message:

Modify Reason

Incorrect Amount

Action Reasons

Date	User	Description
------	------	-------------

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11. Click SUBMIT & END



Money Transfer Summary Create Single Transfer Create Multi-Transfer Batch Import **Approval** Reports Help Home Logout

Name: Bank of North Dakota WIRES TEL Address: 1200 Memorial Hwy Bismarck ND 58504 USA

Amount: 15,100.00 USD Value Date: 11/05/2012
Process Date: 11/05/2012

Beneficiary Information

Beneficiary Name: NORTHWOODS BANK Beneficiary Address 1: PO BOX 8332
Beneficiary Account Number: 98452345 Beneficiary Address 2: BEMIDJI MN
Beneficiary Address 3:
ID Type: FED ABA FI Name: UNITED BANKERS BANK
FI ID: 091001322 Address:
 BLOOMINGTON USA

Other Information:

By Order of Information
BRENDA AND JAMES BLACK
123 SANDY LAKE ROAD
THEIF RIVER FALLS MN
AC 758203

Additional Information
FFC KYLE BLACK
PO BOX 153 SUNNYVILLE FL
ACCT 487454785

Bank To Bank Information
6500 SCHOOL TUITION

+ Other Parties

Submit & Continue Submit & End Modify Cancel

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12. Enter Security code

13. Click OK

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Money Transfer Help Home Logout

Summary Create Single Transfer Create Multi-Transfer Batch Import **Approval** Reports

Secondary Authentication Required.

Token Serial #:* 1494557568

Security Code:*

Ok Cancel

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13

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14. Click OK

Money Transfer: Single Transfer Status Update

Single Transfer Status Update

Tracking Number:	MT1231000003	Status:	Pending 1 Approval	
Transfer Information				
Transfer Amount:	USD	15100.00	Value Date:	11/05/2012
Indicative Debit Amount:	USD	15,100.00	Process Date:	11/05/2012
By Order of Information				
BRENDA AND JAMES BLACK				
123 SANDY LAKE ROAD				
THEIF RIVER FALLS MN				
AC 758203				



NOTE: If the wire is modified, approval by a third user is required.

Quick Approval

Wire Transfers: Quick Approval can be used when wires are fully repetitive.

1. Highlight **WIRE**
2. Choose **APPROVE**

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Money Transfer Summary Create Single Transfer Create Multi-Transfer Batch Import **Approval** Reports Help Home Logout

Money Transfer: **Quick Approval Verification**
Verify Money Transfer Quick Approval.

Process Date	Entry Date	Value Date	Status	Payment Profile	Type	Sending Account #	Sending Account Name	Beneficiary Account	Beneficiary Name	Transfer C
11/05/2012	11/05/2012	11/05/2012	Pending 1 Approval	FED	Non-Repetitive	1234567	BND Wires	98452345	NORTHWOODS BANK	USD

Monday November 5, 2012 11:30 AM

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3. Enter SECURITY CODE

4. Click OK

The screenshot shows the Bank of North Dakota's web interface. At the top left is the BND logo. At the top right are links for 'BND Direct Newsfeed', 'User Guide', 'FAQs', and 'Contact Us'. Below this is a navigation bar with tabs for 'Money Transfer', 'Summary', 'Create Single Transfer', 'Create Multi-Transfer', 'Batch Import', 'Approval', and 'Reports'. The 'Approval' tab is active. In the center of the page is a dialog box titled 'Secondary Authentication Required.' It contains two input fields: 'Token Serial #:*' with the value '1494557568' and 'Security Code:*' with masked characters. Below the fields are 'Ok' and 'Cancel' buttons. A green arrow with the number '3' points to the Security Code field, and another green arrow with the number '4' points to the 'Ok' button.



Bank *of* North Dakota

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Email: bndelectronic@nd.gov