

BNDPay FAQ

Initial setup

1. Can we have more than two system administrators and do we need one for each branch?

You can have as many administrators as you like. A minimum of two are required per financial institution. These two people can cover multiple branches.

2. How do we get started?

Email bndloanoperations@nd.gov and list your system administrators along with additional users you choose. Provide each user's email address, work phone number, branch location, and the signed BNDPay agreement.

After access is granted, each administrator will receive three emails from the email address bndmftdonotreply@nd.gov with step-by-step instructions on how to complete registration. You must have all three emails prior to logging in for the first time. We apologize for this initial process being a bit cumbersome, but we promise it will be worth it!

3. What is the preferred web browser for BNDPay?

Google Chrome or Microsoft Edge.

4. Do we still need our tokens for BND Direct?

If you only use BND Direct for loan transactions, you may destroy your token. All other services within BND Direct will remain active and you will need to keep your token to continue using those services.

You will not need a token for the MFT portal for BNDPay. To access either of these, you will be asked to provide your username, password, and a one-time passcode that is emailed or texted to you each time you log into the MFT portal for BNDPay.

5. How do we add a new user or delete an existing user?

One of your system administrators can send an email at any time to bndloanoperations@nd.gov with the user's name, work email address, work phone number, and branch location to have them removed or added to BNDPay.

6. What is the responsibility of the system administrators?

The system administrators are the employees authorized to request new user access, make changes to existing users, or delete access for existing users.

Logging On

1. Do I log into each portal separately ex: BND Secure transfer, Multifactor Authentication?
Although your login credentials are the same for each, you need to log into each portal separately.
2. Will a one-time passcode be sent to my email address or cell phone number?
Each time you login, a one-time passcode will be sent to the designated email address, a text to your cell phone number, or a voice message to your work phone number, whichever you choose at the time of registration.
3. How will I know when my template is ready each day?
You will receive an email notification each morning by 7 a.m. CT with a link to the login page to access your updated templates. You must use a new template each day as it will provide the current day's information for your loan portfolio.

Notification Emails

1. Can you receive notification emails for just your own success/failed notifications instead of all user's notifications?
No, but you can create a rule in your inbox to have the other user's notifications automatically go to a folder.
2. Is there a way to discontinue the notification emails?
Yes. Log into the Notification Portal on the MFT page and remove your email address from the notifications you do not want to receive.

Loan Data

1. Will newly funded loans or paid off loans be added and deleted from the BNDPay template?
Yes, the spreadsheet will update your financial institution's current loans on the BNDPay template every day.
2. Is there a way to see what files we submitted for the day?
Yes. To view the files submitted by your institution, log into the Business Activity Monitor portal. NOTE: You will not be able to open and view the files submitted.
3. Can we view the transaction history for each loan on BNDPay?
No. Please email bndloanoperations@nd.gov for a current loan transaction history.

4. Will the BNDPay Excel spreadsheet be updated during the day?

The BNDPay template will show balances as of end of day from the previous business day. Balances will not be updated during the day.

Submitting Payments

1. Are Rebuilders Loan payments sent like we usually send them?

Yes. Rebuilders Loan payments should be sent to bndloanoperations@nd.gov with the Rebuilder Loan Excel spreadsheet.

2. How should we save the Excel spreadsheet to submit each day?

In order to submit the template to BND, save the spreadsheet to your own desktop or folder on your computer.

3. Can you submit a template with errors?

Yes, you can submit a template with flagged errors. We encourage you to review all flagged errors prior to submitting to BND in the event there are flagged errors, please add a comment.

4. Can multiple users download and upload the BNDPay template each day?

Yes, multiple users can download and upload the BNDPay template each day.

5. Can I note in the comments the effective date and submit a payment and advance for different effective dates on the spreadsheet?

You can backdate transactions up to 30 days including holidays, weekends and bank closures.

You are asked to submit a new template for each transaction that has a different effective date for each borrower. For example, if John Doe has an advance on 6/11/23, 6/12/23, and 6/13/23, you need to submit a new template for each advance.

Miscellaneous Questions

1. For further questions or problems with the site, who do we contact?

Please email bndloanoperations@nd.gov or call BND Loan Operations at 701.328.5666.

2. If we need to reverse a transaction, can we submit it on the template?

No, the template is not designed to process reversals. If you need to request a reversal on a transaction, please email bndloanoperations@nd.gov.

3. If we do not have access to email, can we still call BND with loan transactions?

Although BNDPay is the preferred transaction submission method, if you do not have the capability to access BNDPay, you can call the BND Loan Operations Call Center at 701.328.5666 to submit loan transactions.

4. If there a fee for BNDPay?

There is no fee to utilize BNDPay.