Bank of North Dakota

BND DIRECT

User Guide

SEPTEMBER 2023

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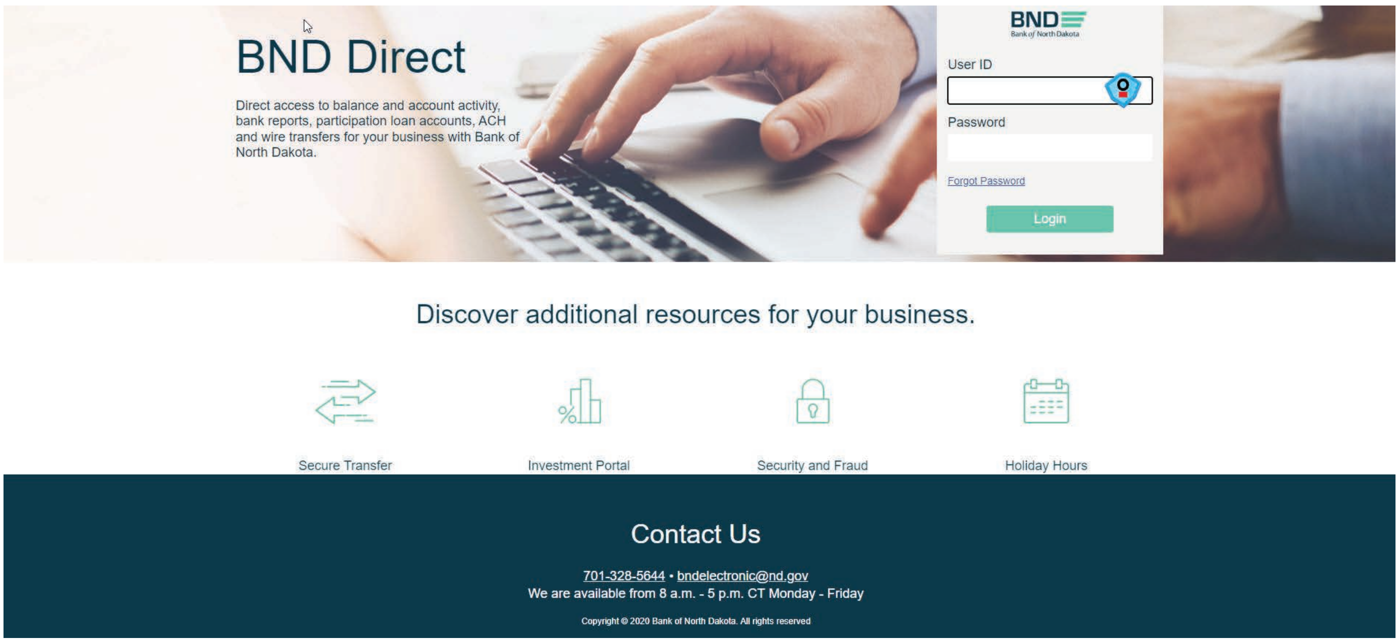
Signing in

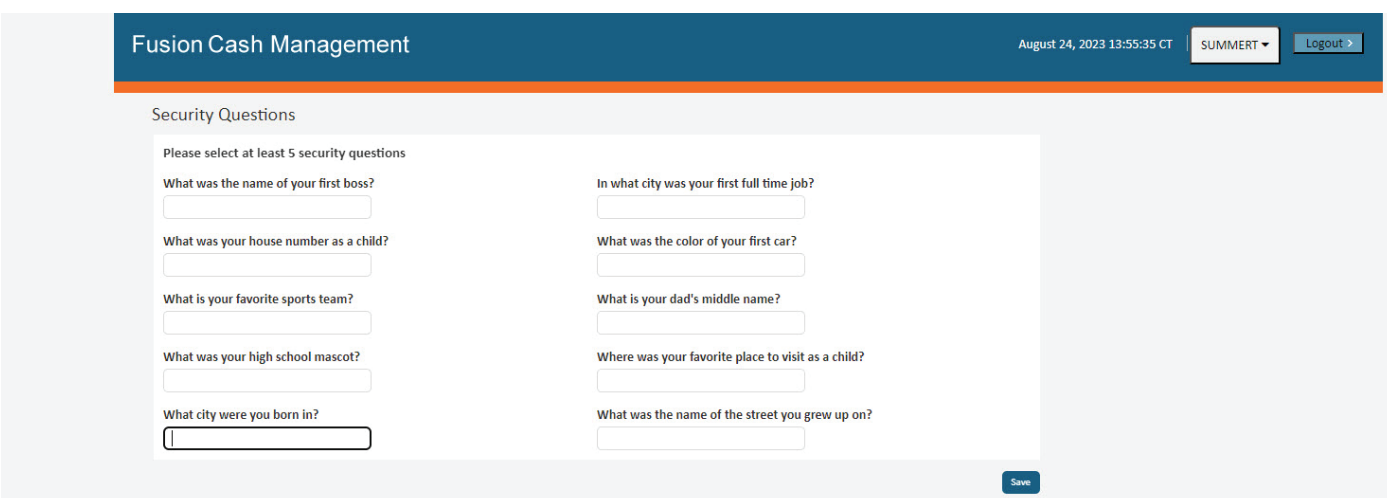
First Time Login

1. URL: bnd.web-cashplus.com/client.
2. You should 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**.



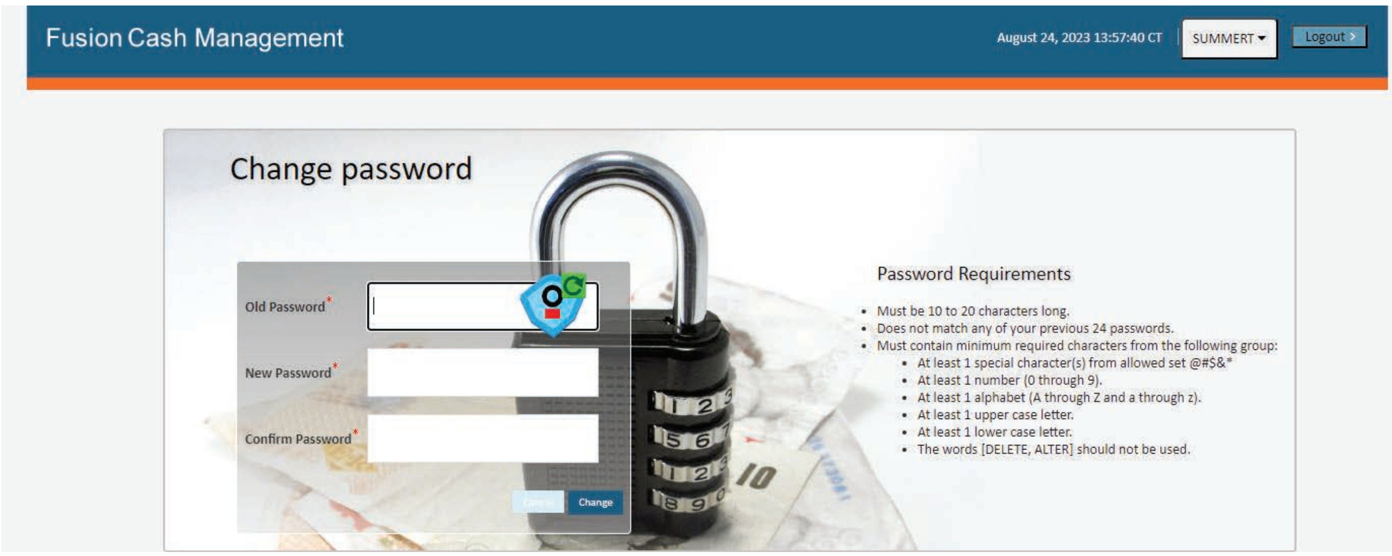
Security Questions

1. Answer five of the questions on the screen.
2. Click **Save**.



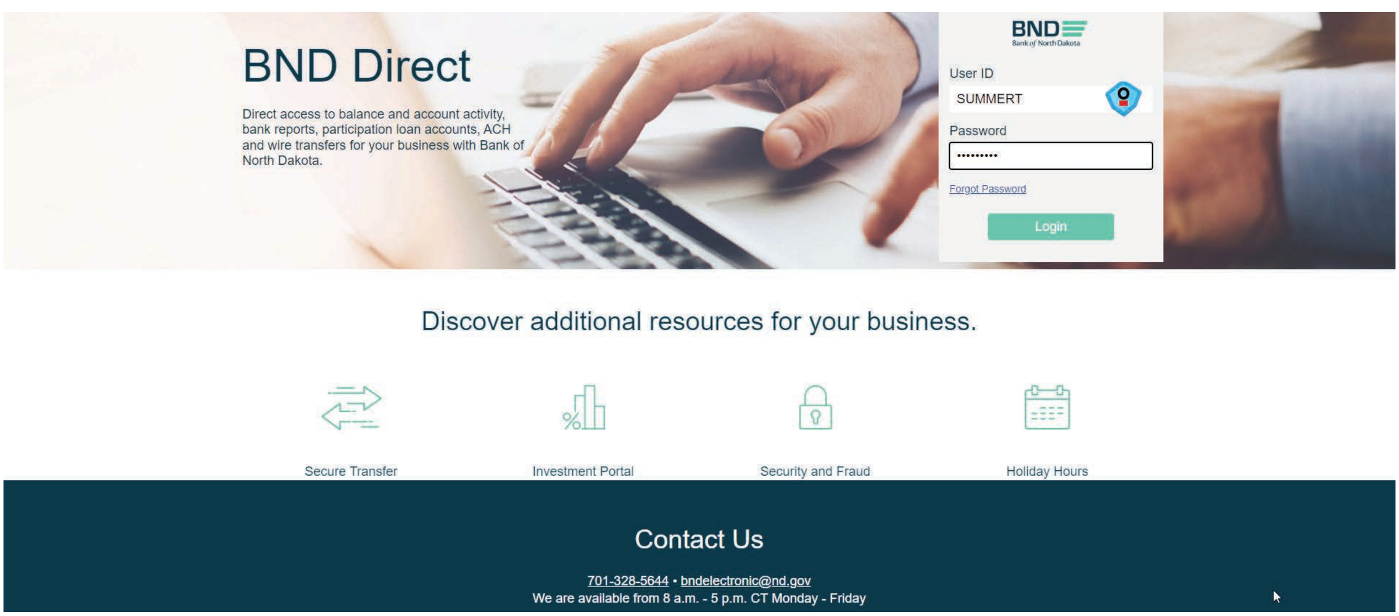
Change Password

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**.

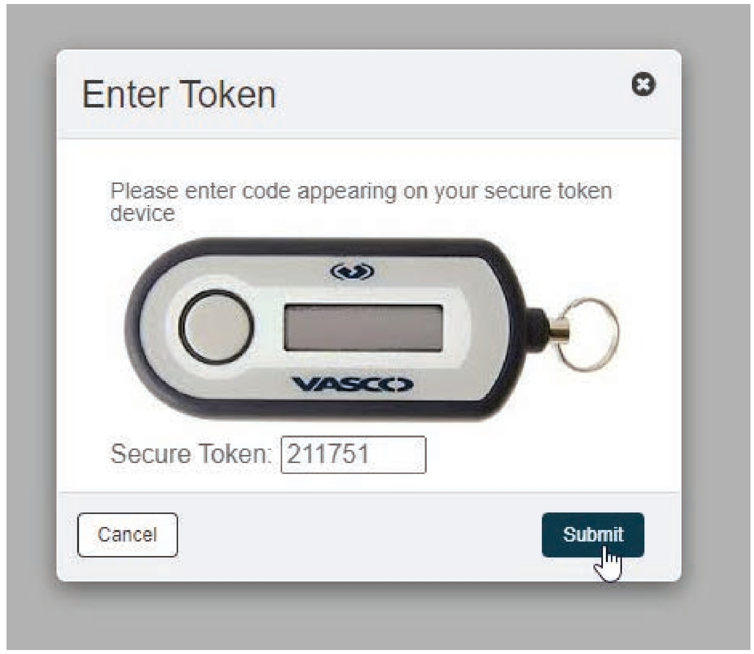


Log in (user name) and (token)

1. Type **Username**.
2. Type **Password**.
3. **Login.**

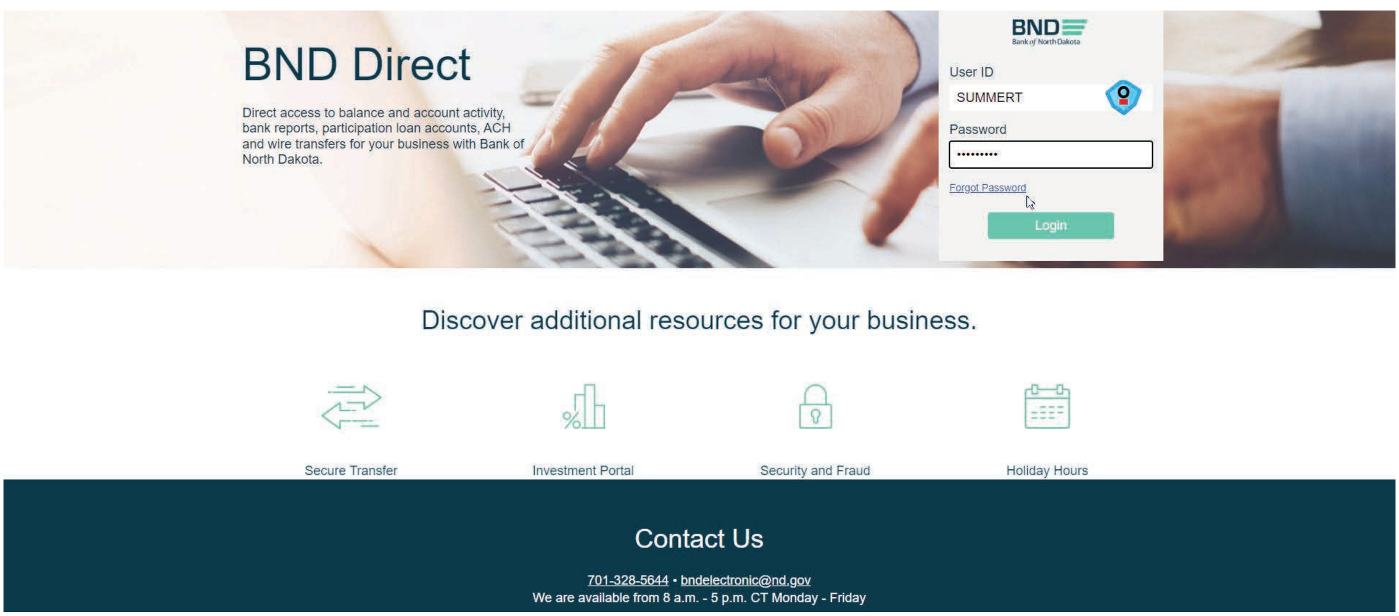


4. **Enter Token** screen will pop up. Key the number that generates on the token.



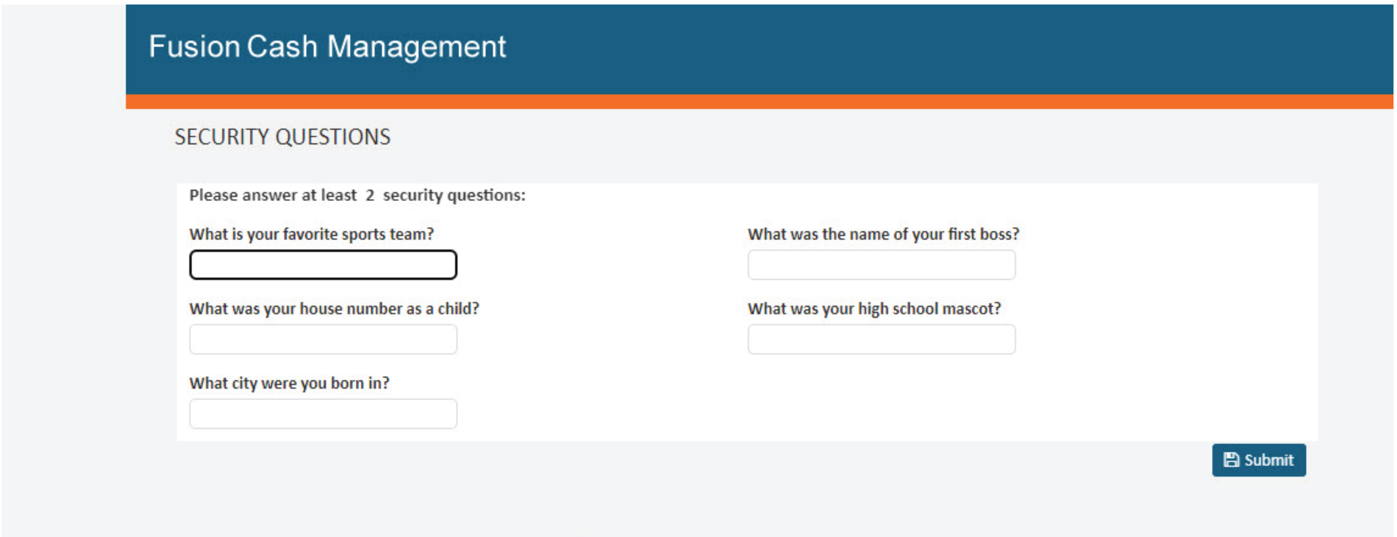
Forgot Password

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



Security Questions

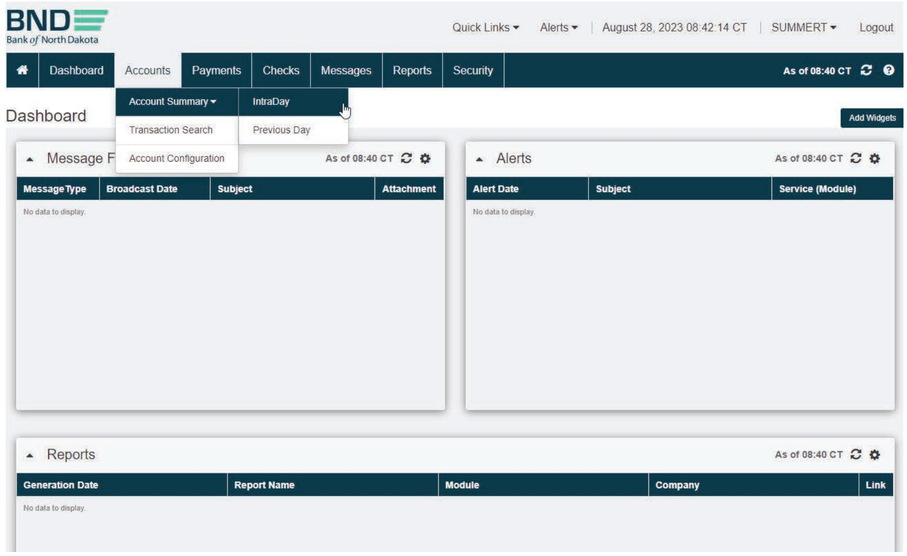
1. Answer the number of required questions.
2. You will receive 2 emails, one with the **User ID** and the second with a **new password**. These emails will come from **bndelectronic@messages.nd.gov**.



Balance Reporting

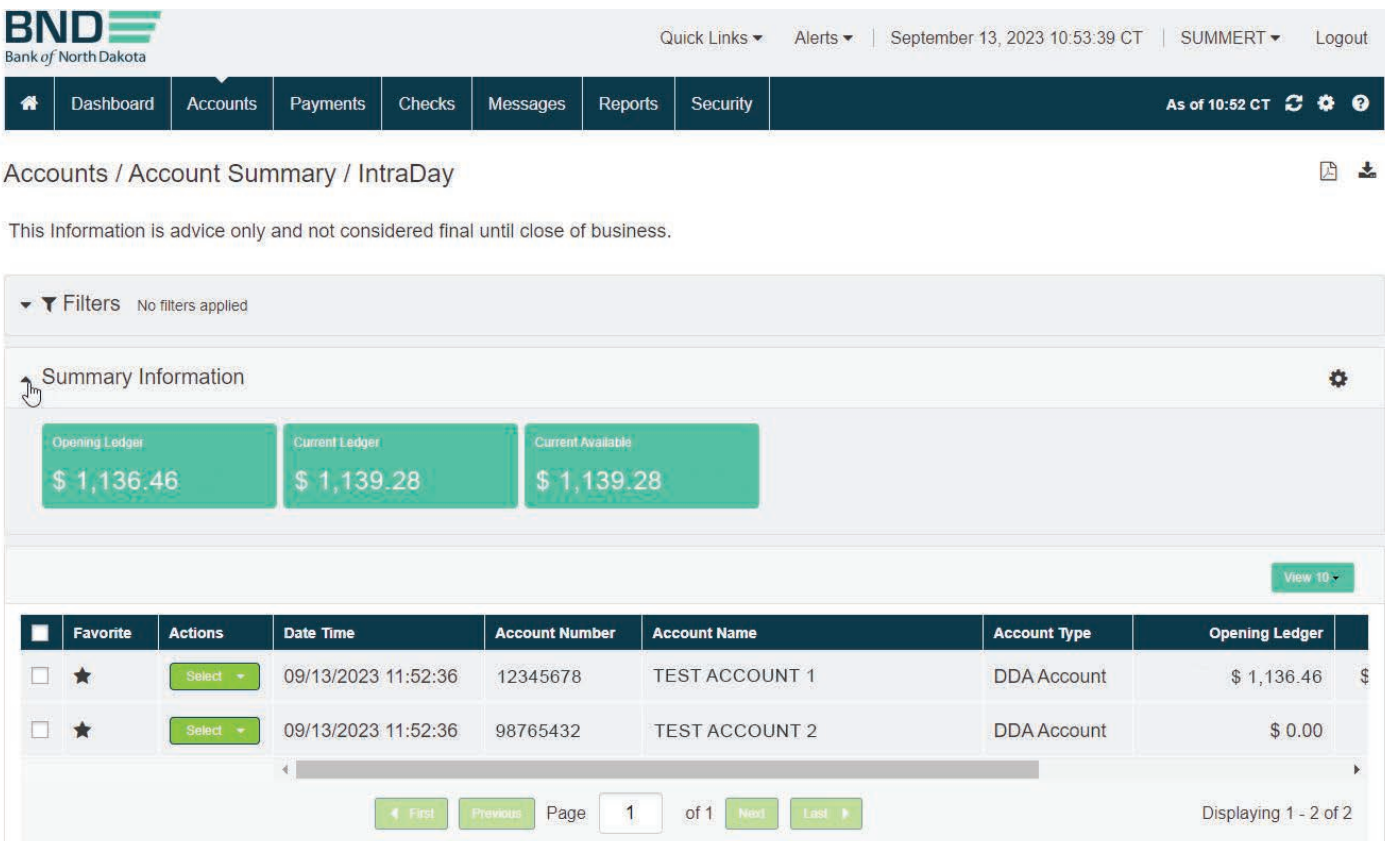
IntraDay Balances

1. **Accounts** tab.
2. **Account Summary.**
3. Click **IntraDay.**



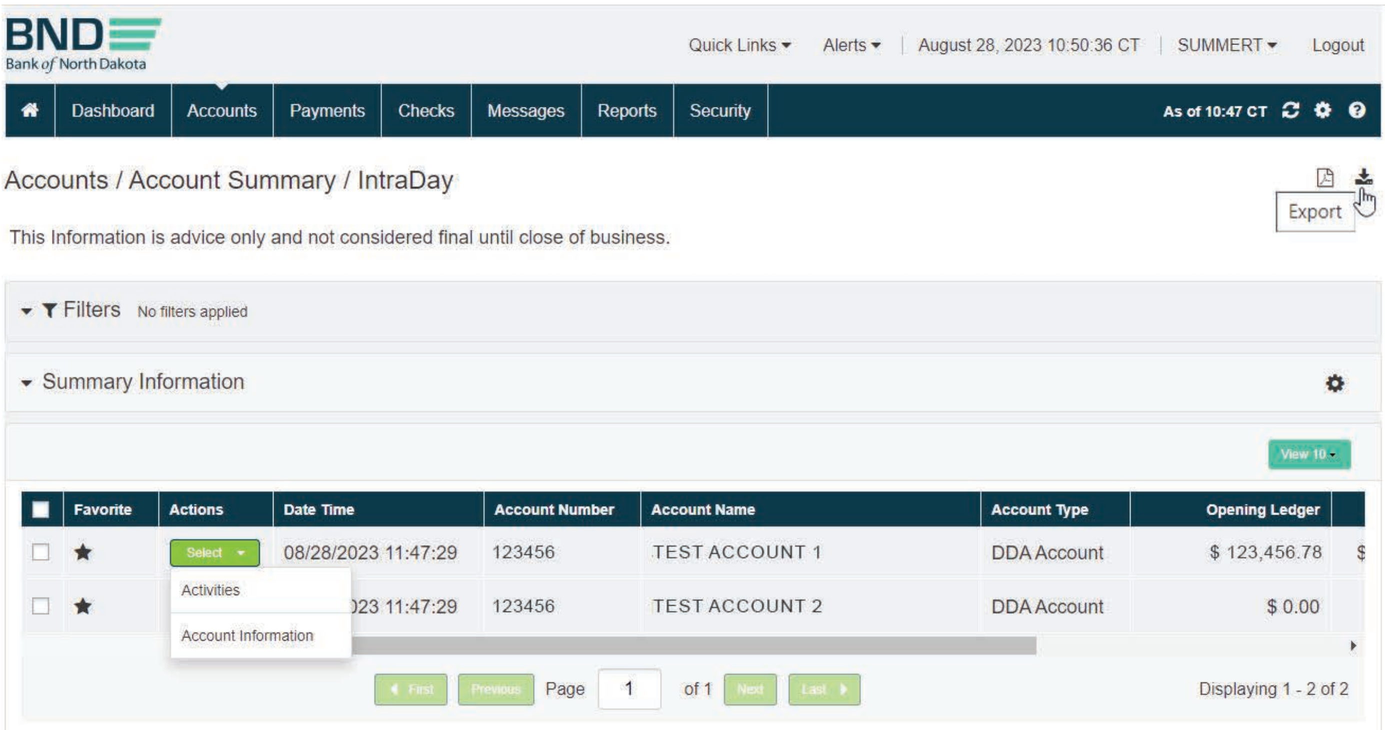
Balance Reporting List of Accounts

1. Click on **Summary Information.**
2. A summary of the accounts will list with current balances.

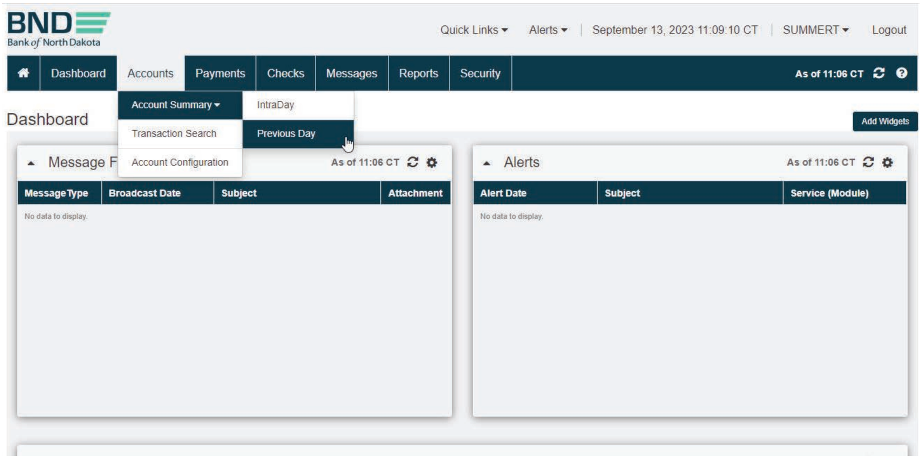


Balance Reporting Activity (IntraDay)

1. To look at activity for an account choose **Activities** under the actions.
2. A report can be printed with activity by choosing **report** in the upper right hand corner or choose **export** to be downloaded in XLS, CSV, TSV, or BAI2 format.



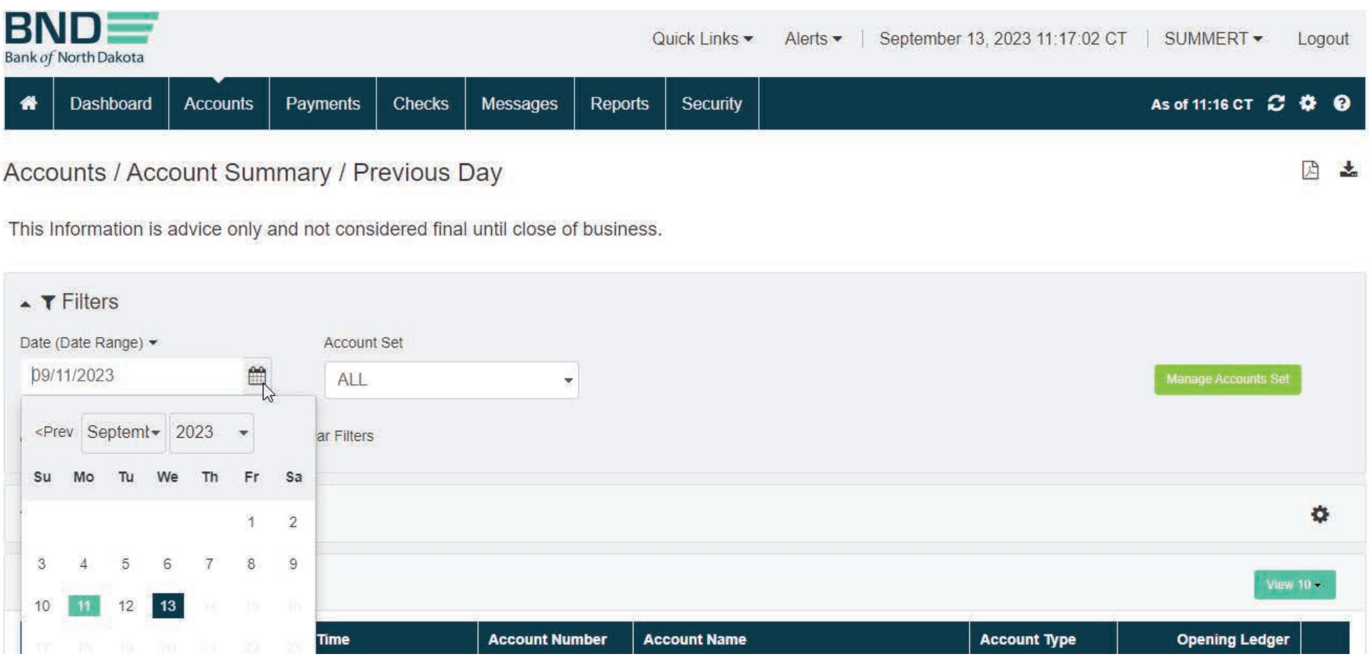
Previous Day Balances



1. **Accounts** tab.
2. **Account Summary.**
3. Click **Previous Day.**

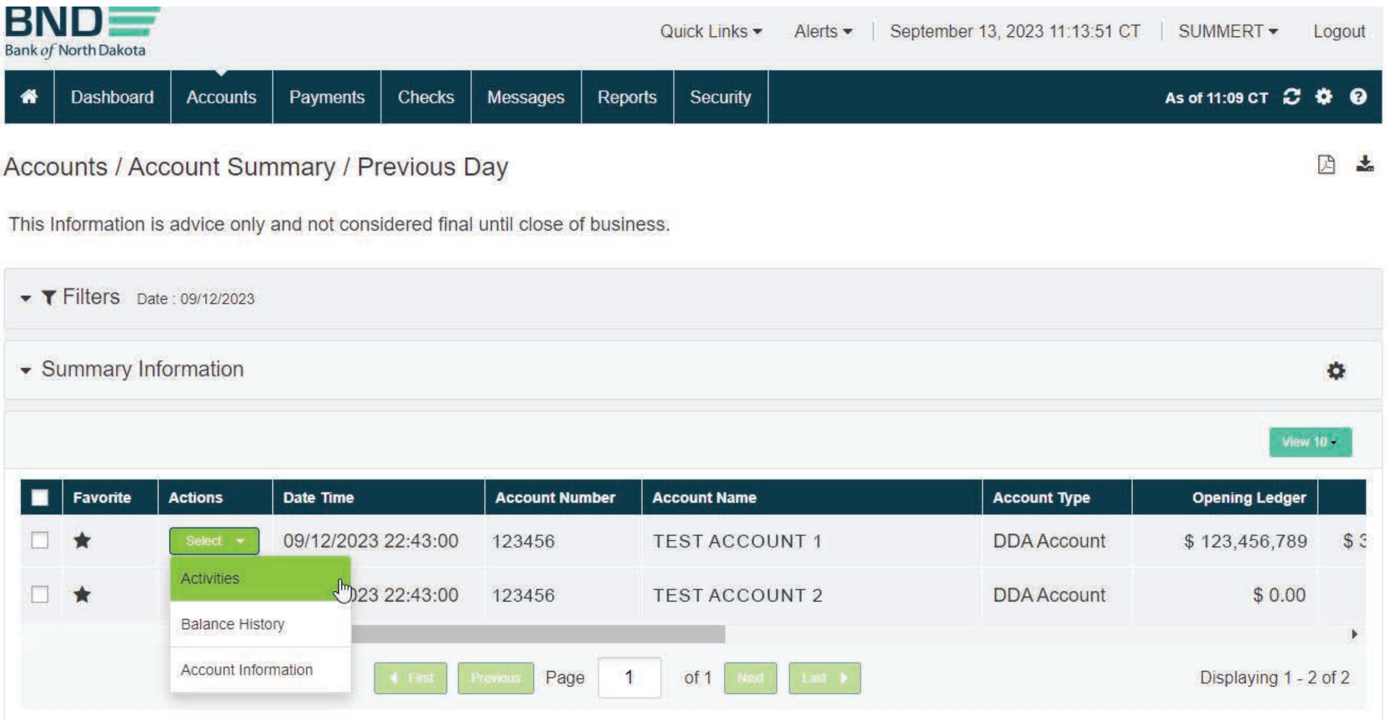
Balance Reporting Activity (Previous Day Filter)

4. If the previous day falls on a weekend or holiday you will need to change the filters to the last working day. This can be done by choosing filters and calendar icon.



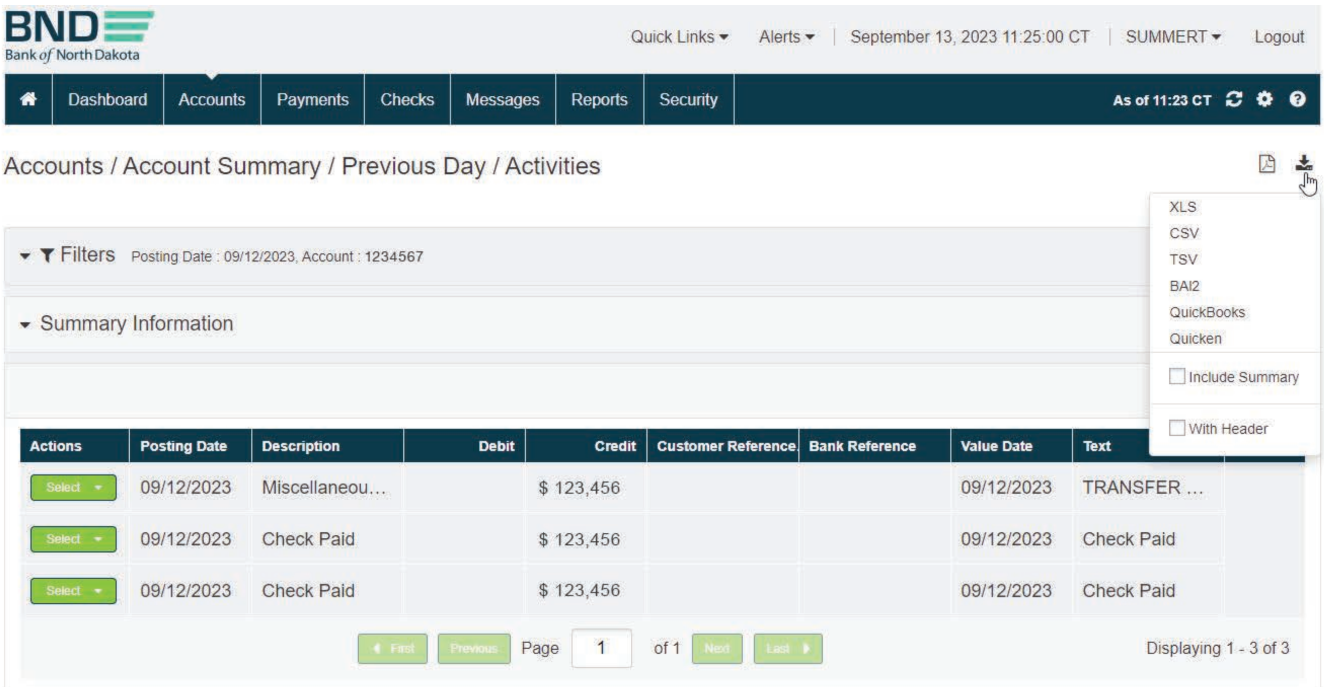
Balance Reporting Activity (Previous Day A)

5. To look at activity for an account choose **Activities** under the **Actions** dropdown.
6. After activity loads, you can choose to view **Check Image** or **Transactions Details** in the dropdown under **Actions**.



Balance Reporting Activity (Previous Day B)

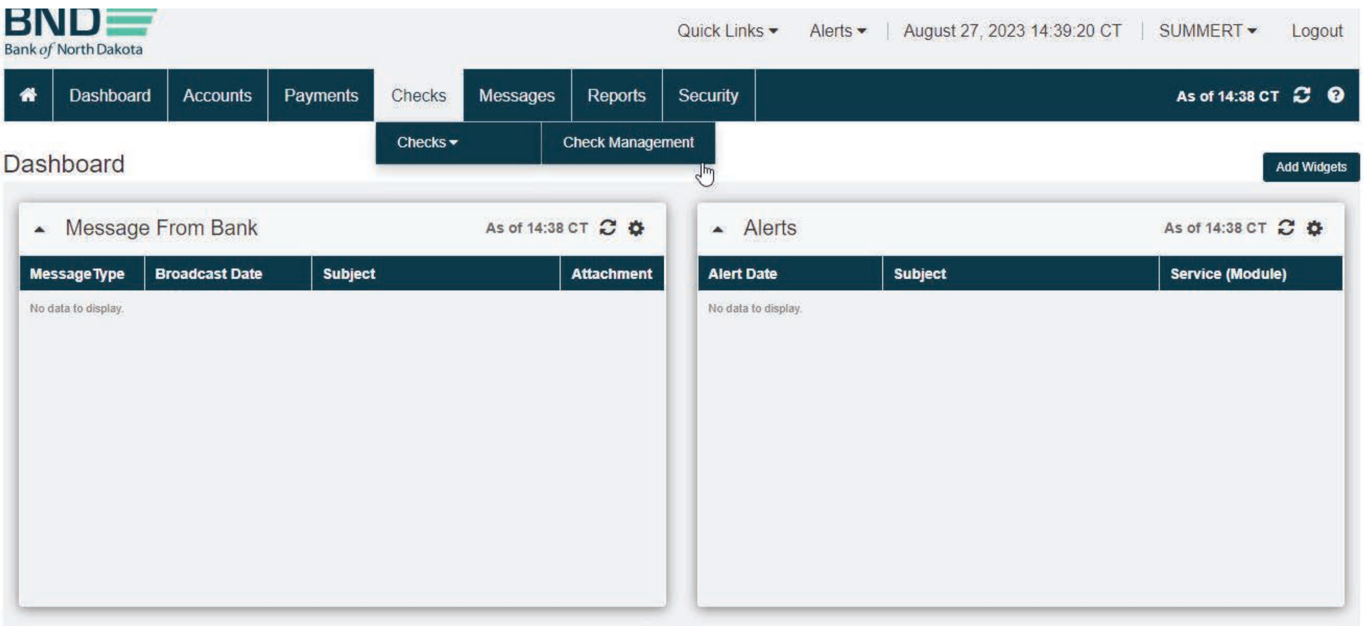
7. A report can be printed with activity by choosing **report** in the upper right hand corner or choose **export** to be downloaded in XLS, CSV, TSV, or BAI2 format.



Check Management

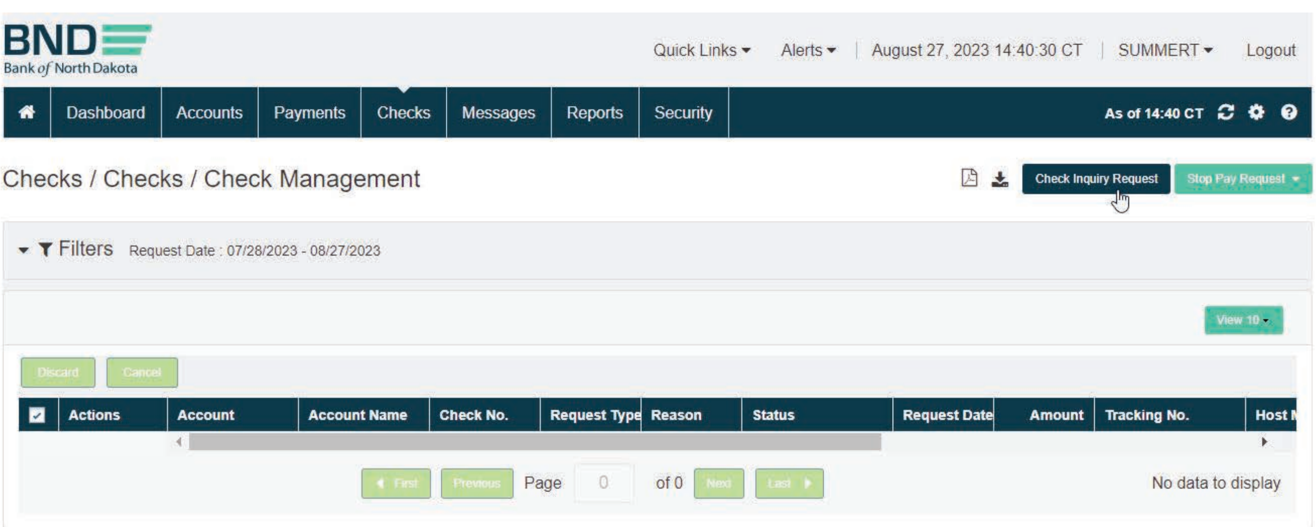
Check Management

1. **Checks** tab.
2. **Check Management.**



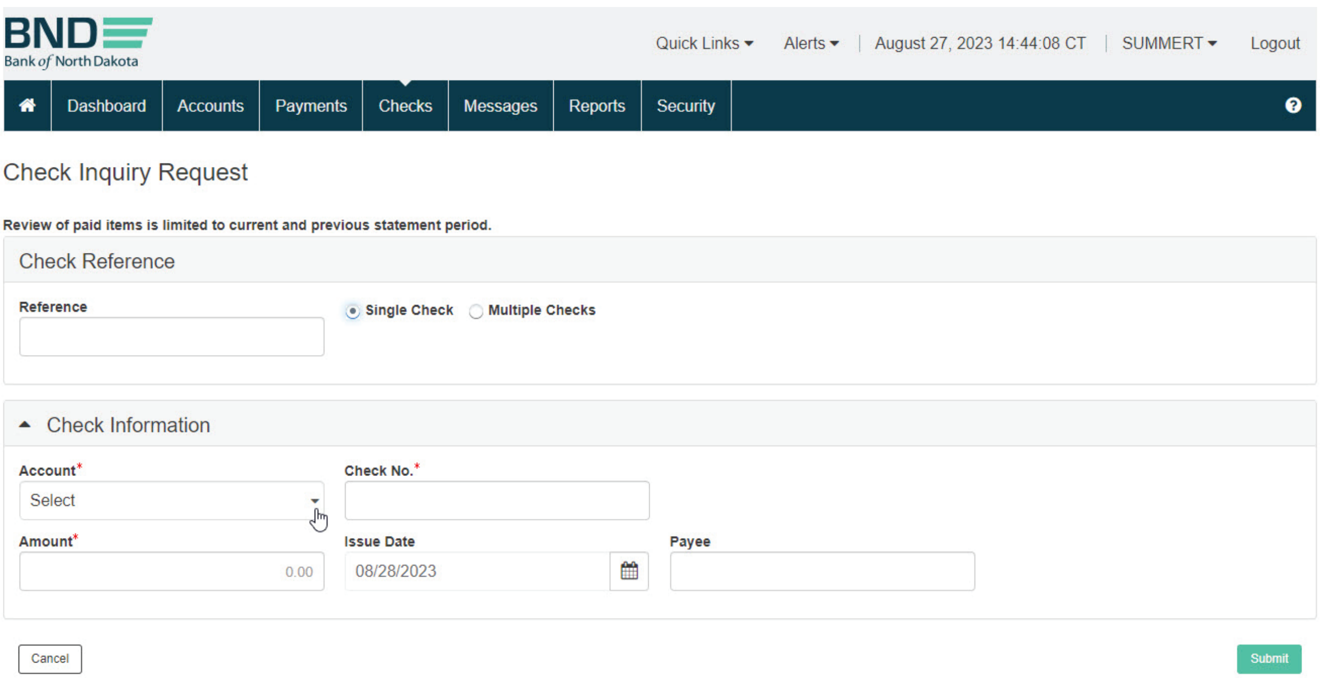
Check Inquiry

1. **Check Inquiry Request**.



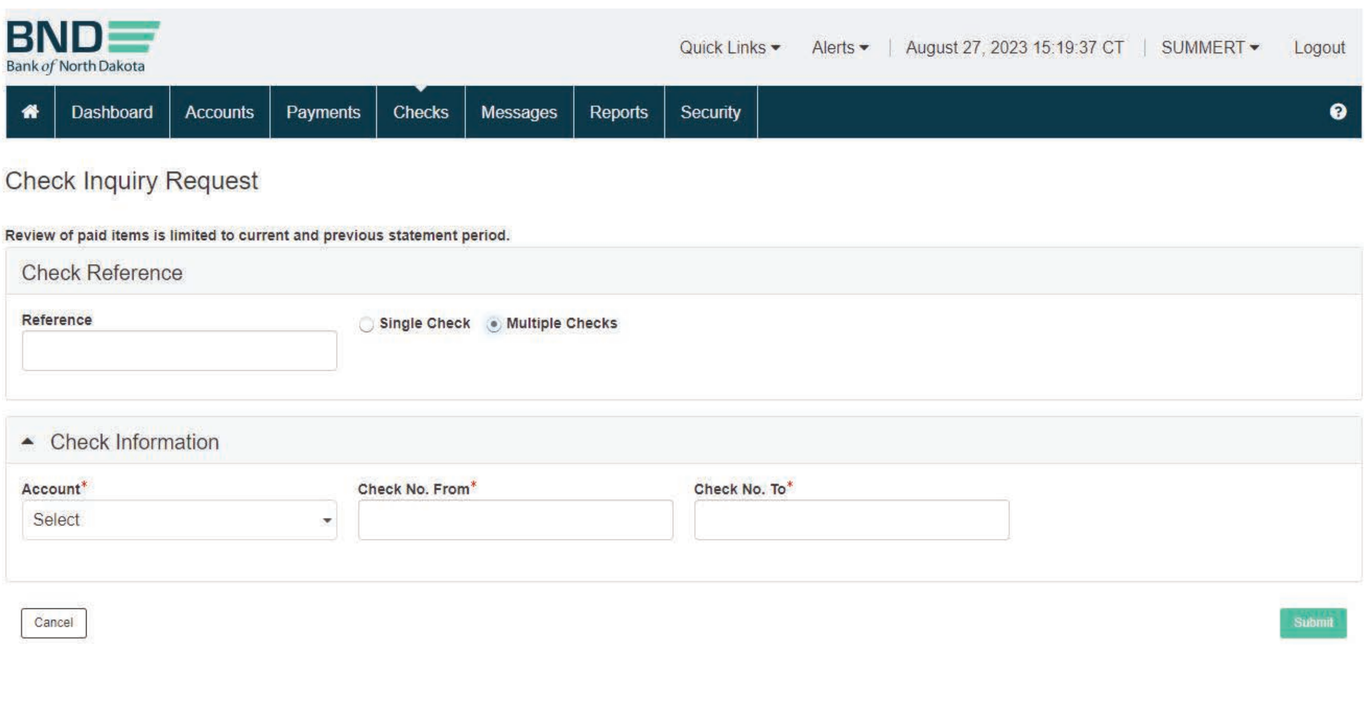
Check Inquiry (Detail Single Check)

1. Choose **Single**.
2. Select **Account** from Dropdown.
3. **Check No.** (number).
4. **Amount.**
5. **Submit.**
6. The next screen will show if the item has cleared or is outstanding>**close.**
7. If the item has cleared you can view the image under **Actions**.



Check Inquiry (Detail Multiple Checks)

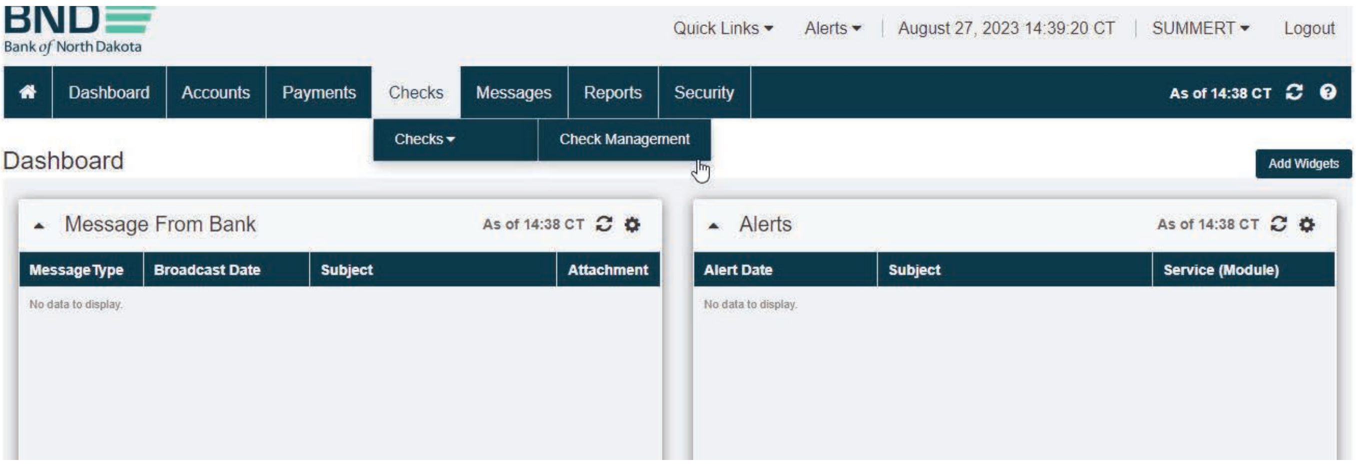
1. Choose **Multiple Checks**.
2. Select **Account** from Dropdown.
3. Fill in **Check No. From** and **Check No. To**.
4. **Submit.**
5. The next screen will show the items that have cleared or are outstanding>**close.**
6. Select **View Record** under actions. The check inquiry response screen opens. Here you can view the image if the item has cleared.



Stop Payments

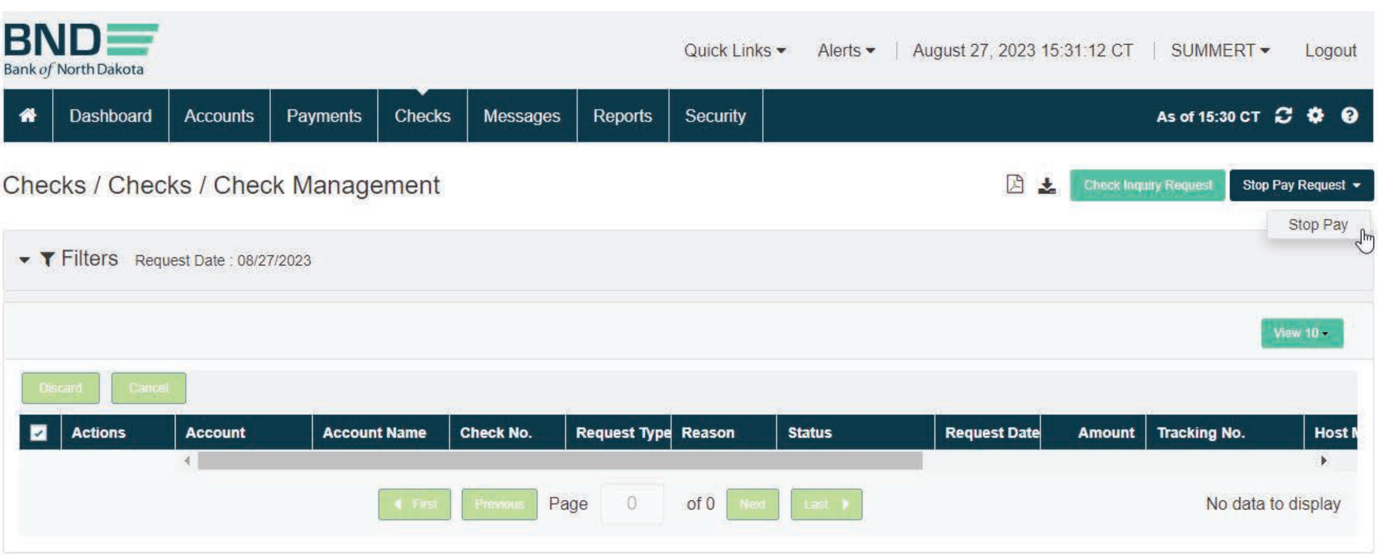
Stop Payment

1. **Checks** tab.
2. **Check Management**.



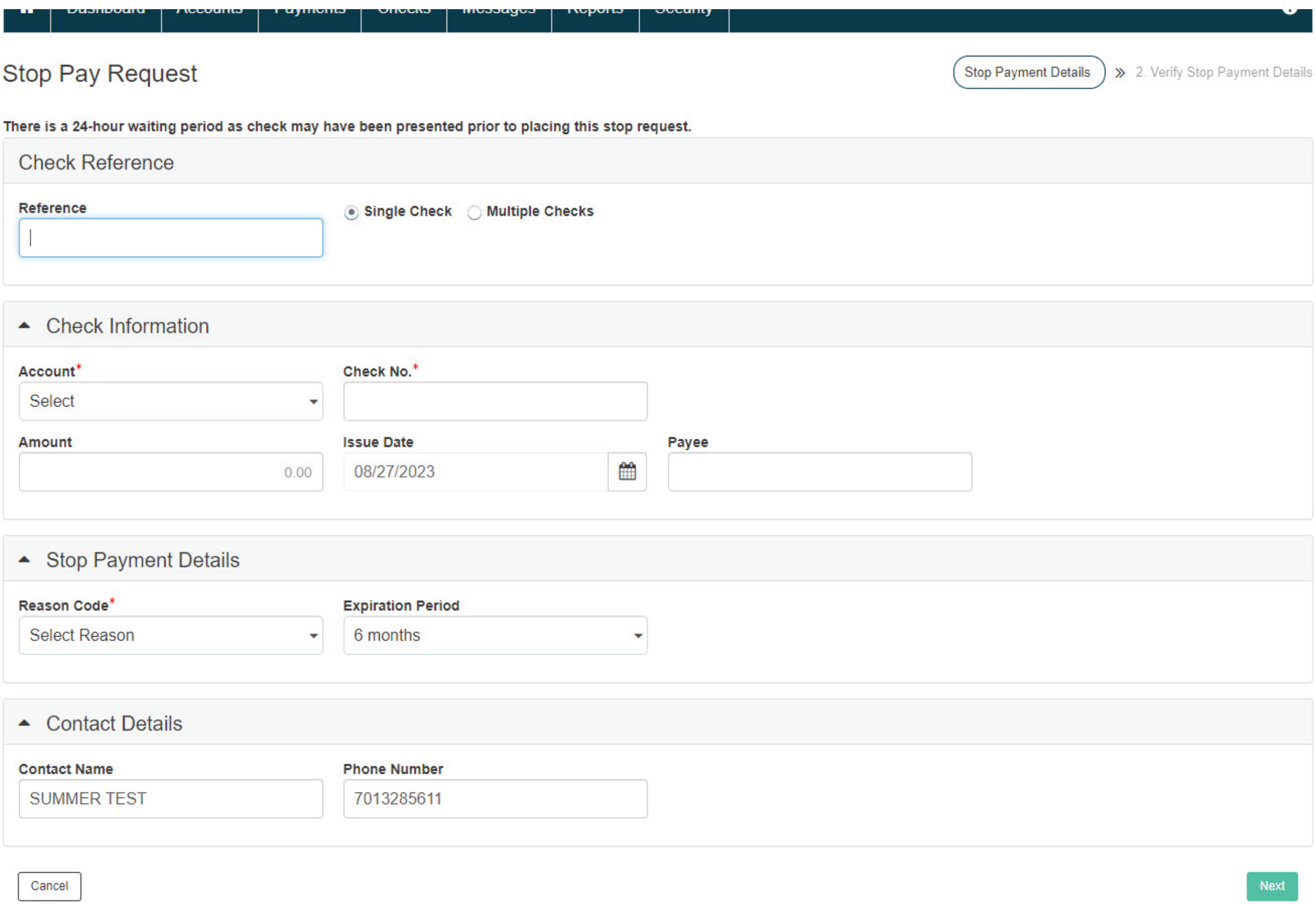
Stop Payment Request

1. Select **Stop Payment Request**>**Stop Pay**.



Adding Stop Payment

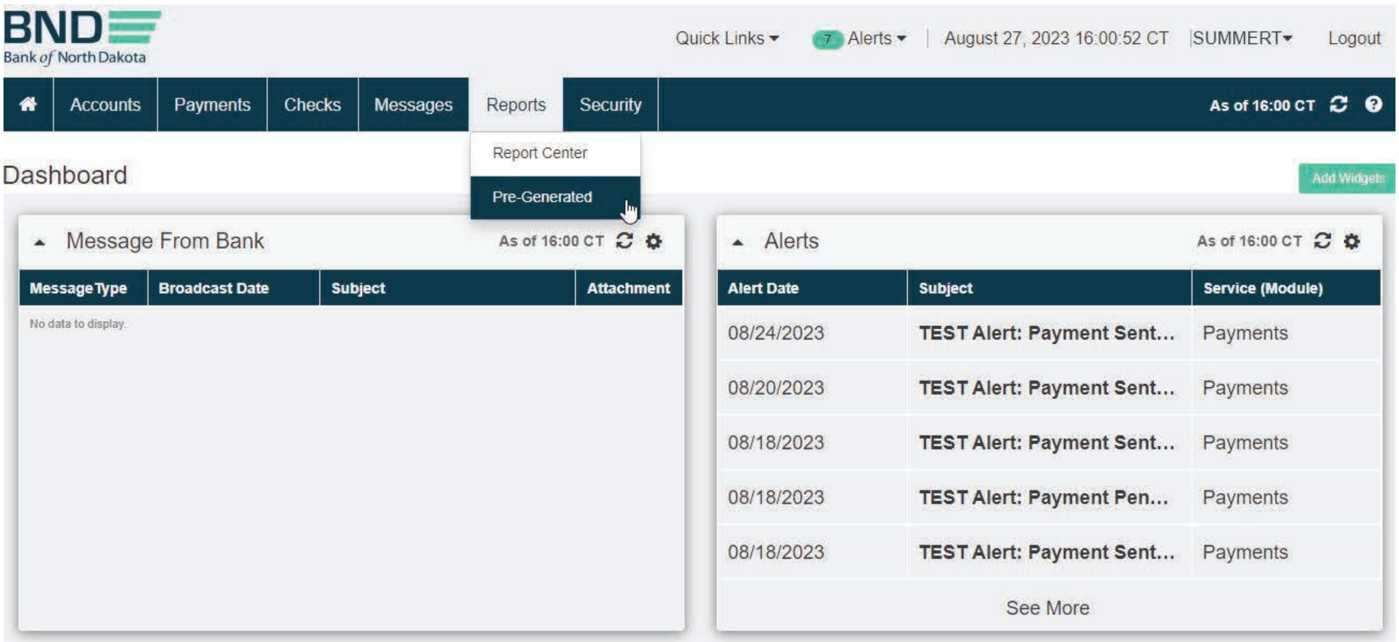
1. Select **Single Check**.
2. Choose **Account** from Dropdown.
3. **Check No.** (number).
4. **Amount**.
5. Choose **Reason Code** from dropdown.
6. **Next**.
7. Verify keyed information.
8. **Submit**.
9. Stop payment response status will be **Completed**.



Bank Reports

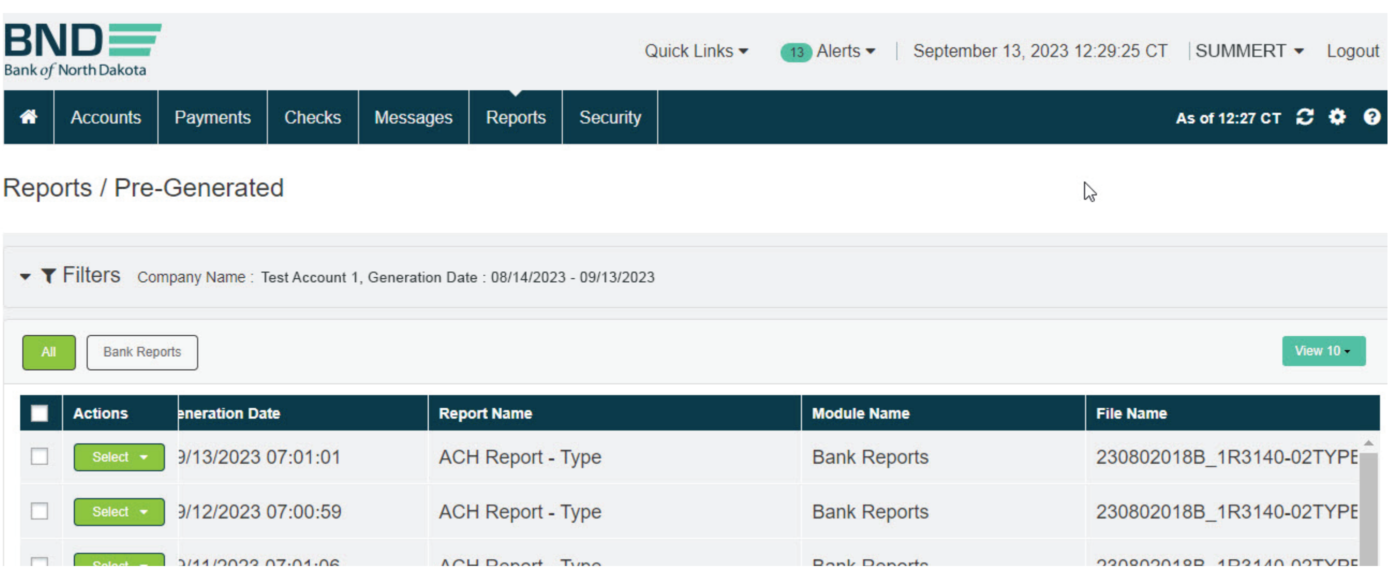
Pre-Generated Reports

1. **Reports** tab.
2. **Pre-Generated**.



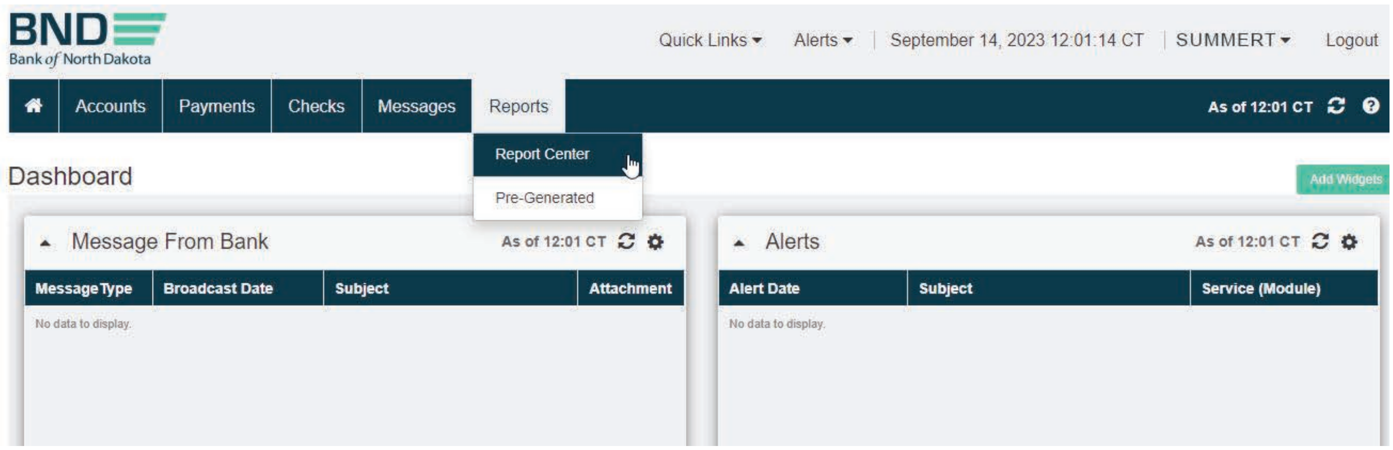
Bank Reports Assigned

1. This will show the reports assigned. (Account Statements, AA Statements, ACH Type and Point Reports).
2. Select **Dropdown** under actions, choose **View,** or Double click the row you want to view, and the report will load.



Scheduling BAI Reports

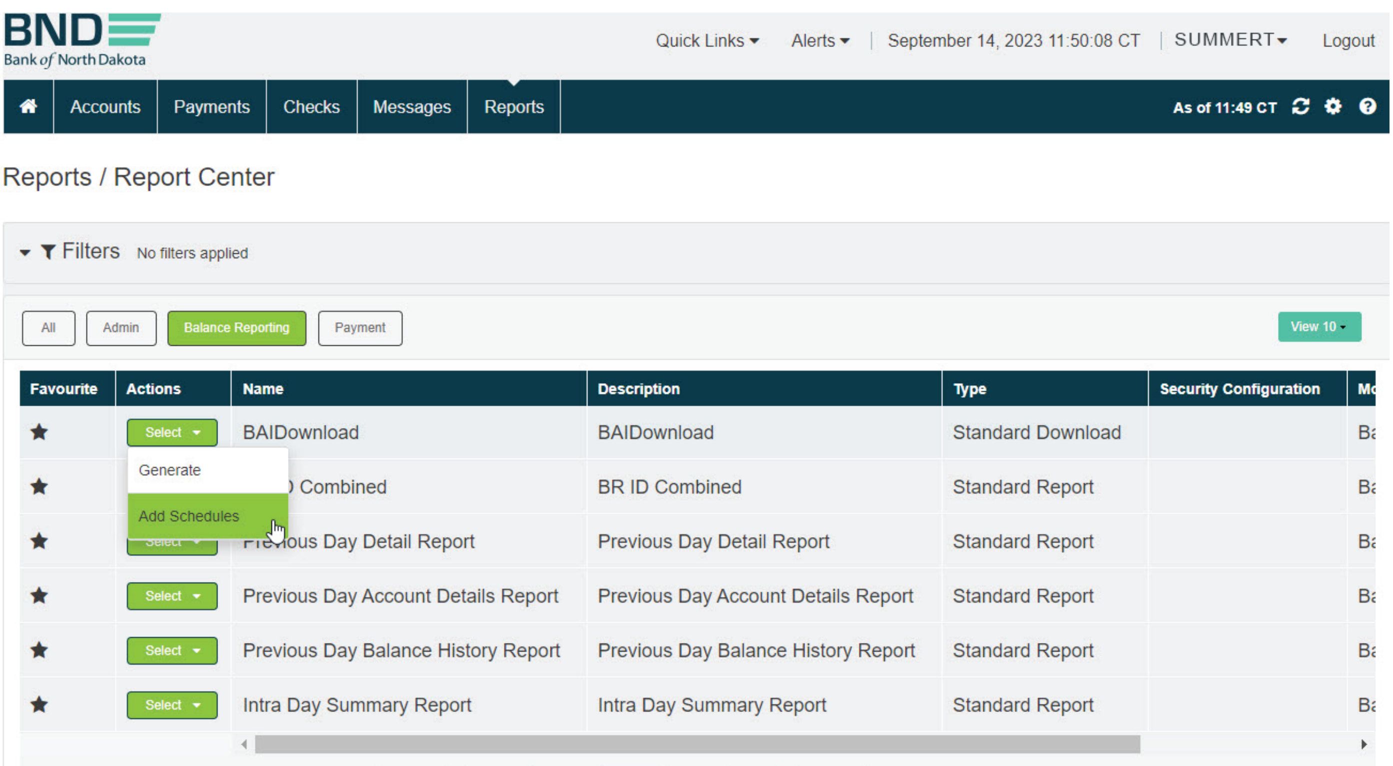
1. **Reports** tab.
2. **Report Center**.



Add Report Schedule (BAI)

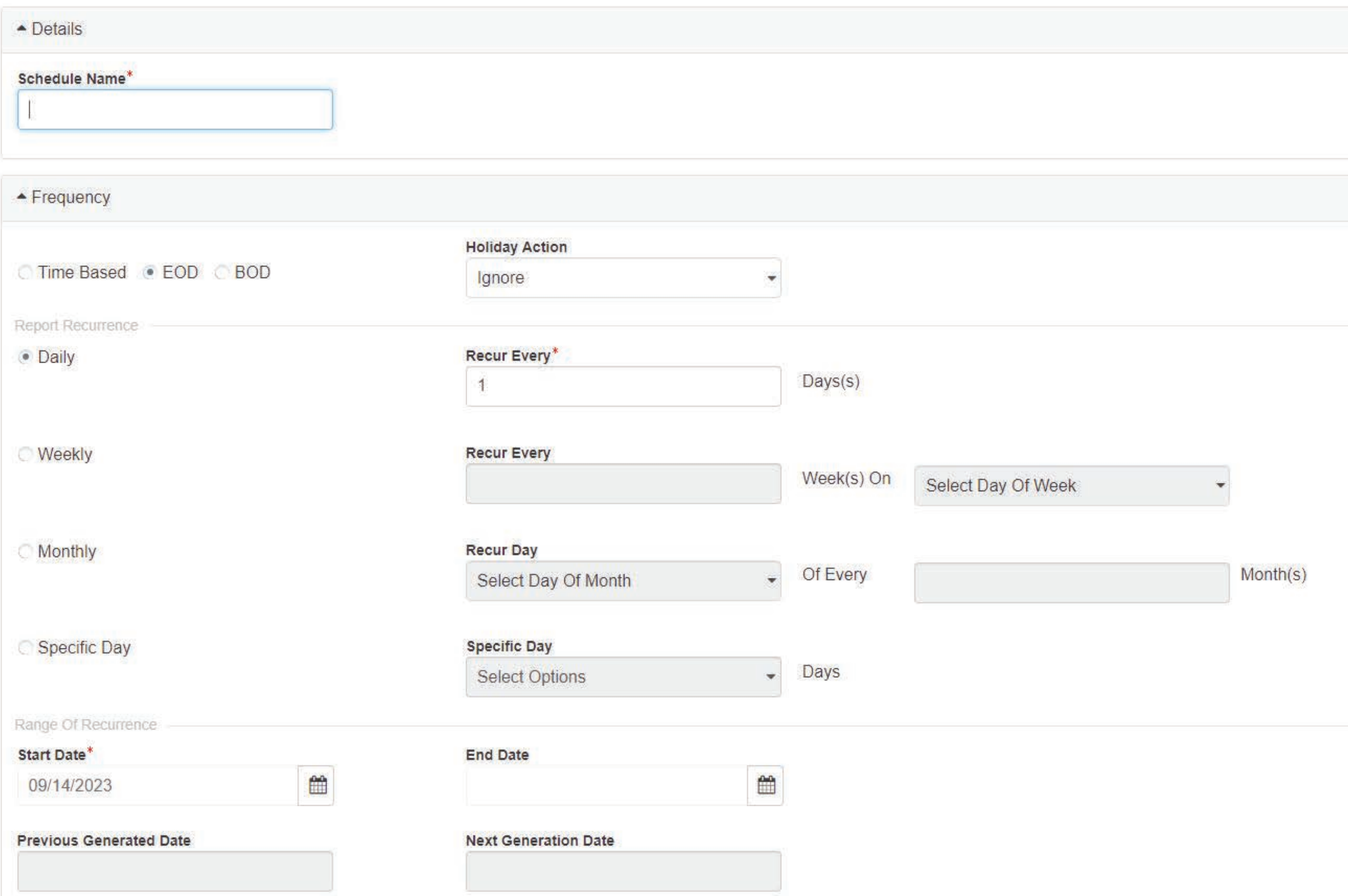
A report can be scheduled daily or the time frame preferred for previous day activity.

1. Click **Balance Reporting** this brings up only the balance reporting reports.
2. BAIDownload.
3. Under actions select **Generate** for on demand or **Add Schedules**.



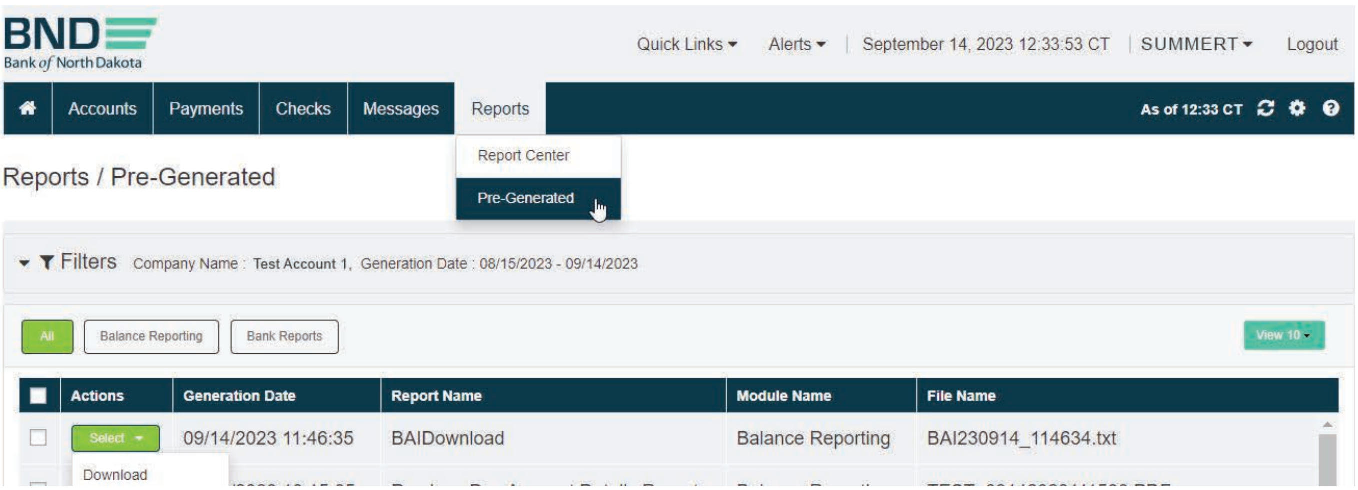
Add Report Schedule Details (BAI)

4. Fill in the mandatory fields. For **Frequency** choose **EOD**.
5. You can add an email or multiple emails, comma separated no spaces.
6. Make sure to select **Type Code** (either Check All or a specific type code).
7. Choose **Accounts** (Check All or specific accounts).
8. **Save** and **Exit**.
9. Another user will need to log in and approve following the same steps.



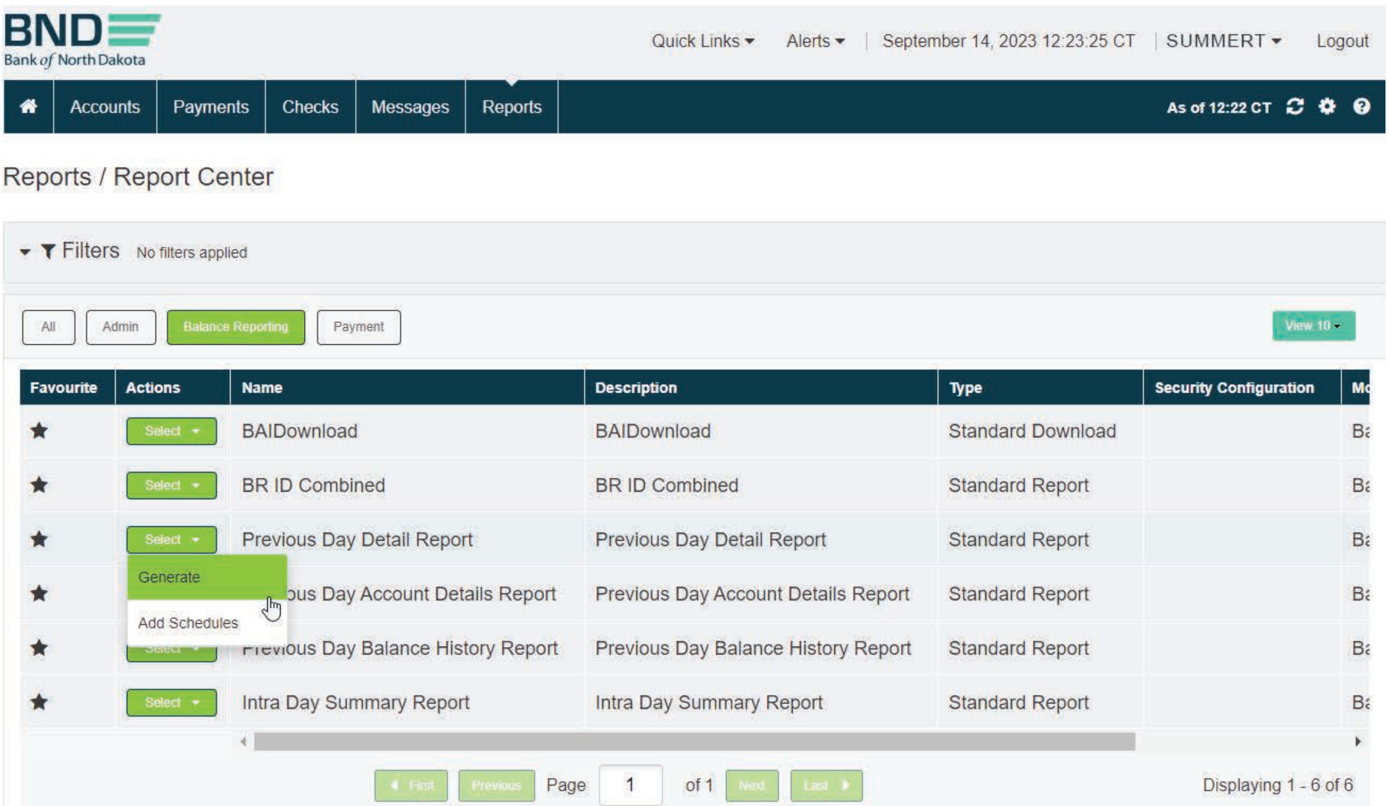
Add Report Schedule Details (BAI A)

10. If doing an on demand report, you will need to go into **Pre-Generated Reports** to view after creation.
11. Under **Actions** select **Download**.
12. Can be saved to preferred location.



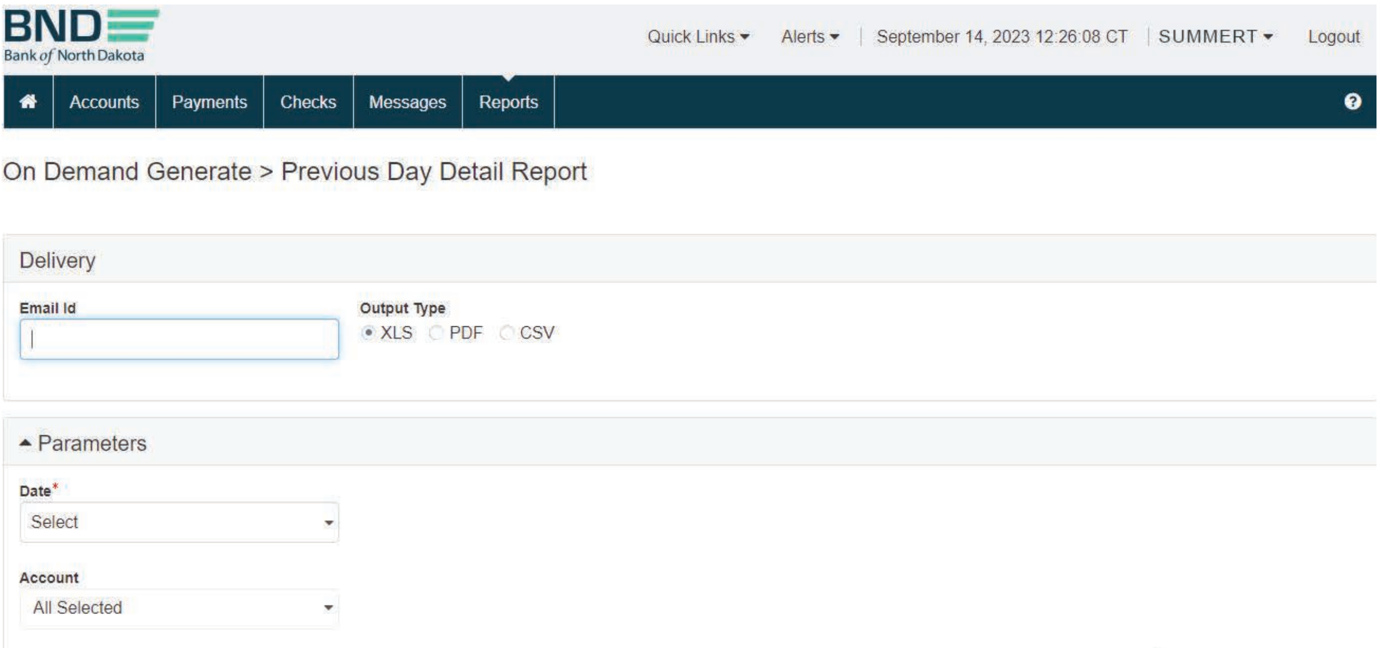
Generating Reports in other formats than BAI2

1. Click **Balance Reporting** this brings up only the balance reporting reports.
2. Previous Day Detail Report.
3. Under **Actions** select **Generate** for on demand or **Add Schedules**.



Previous Day Detail (Add Report A)

1. Choose format.
2. Fill in mandatory fields as listed in steps 4-9 above [Add Report Schedule Details (BAI)].



Summary of BR Reports

Balance Reporting Reports

Previous Day Account Details Report – this lists Balance and transaction details

Previous Day Balance History Report – this list the Balance for all accounts assigned (includes Closing Ledger, Closing Available, 1-day Float, Total Credit and Total Debits)

Previous Day Detail Report – Details of items posted

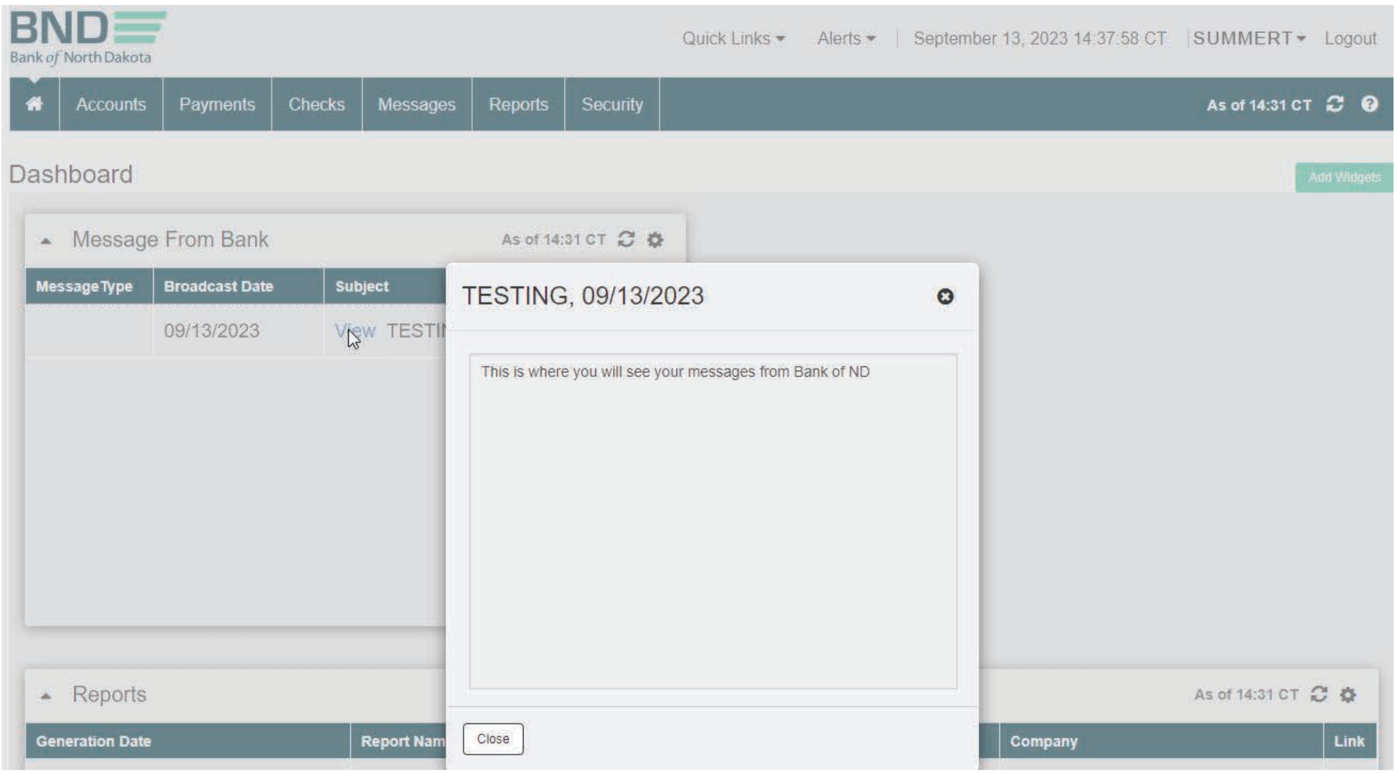
BR ID Combined Report – Opening Ledger with transactions

Intra Day Summary Report – Opening Ledger, Current Available

Message Center

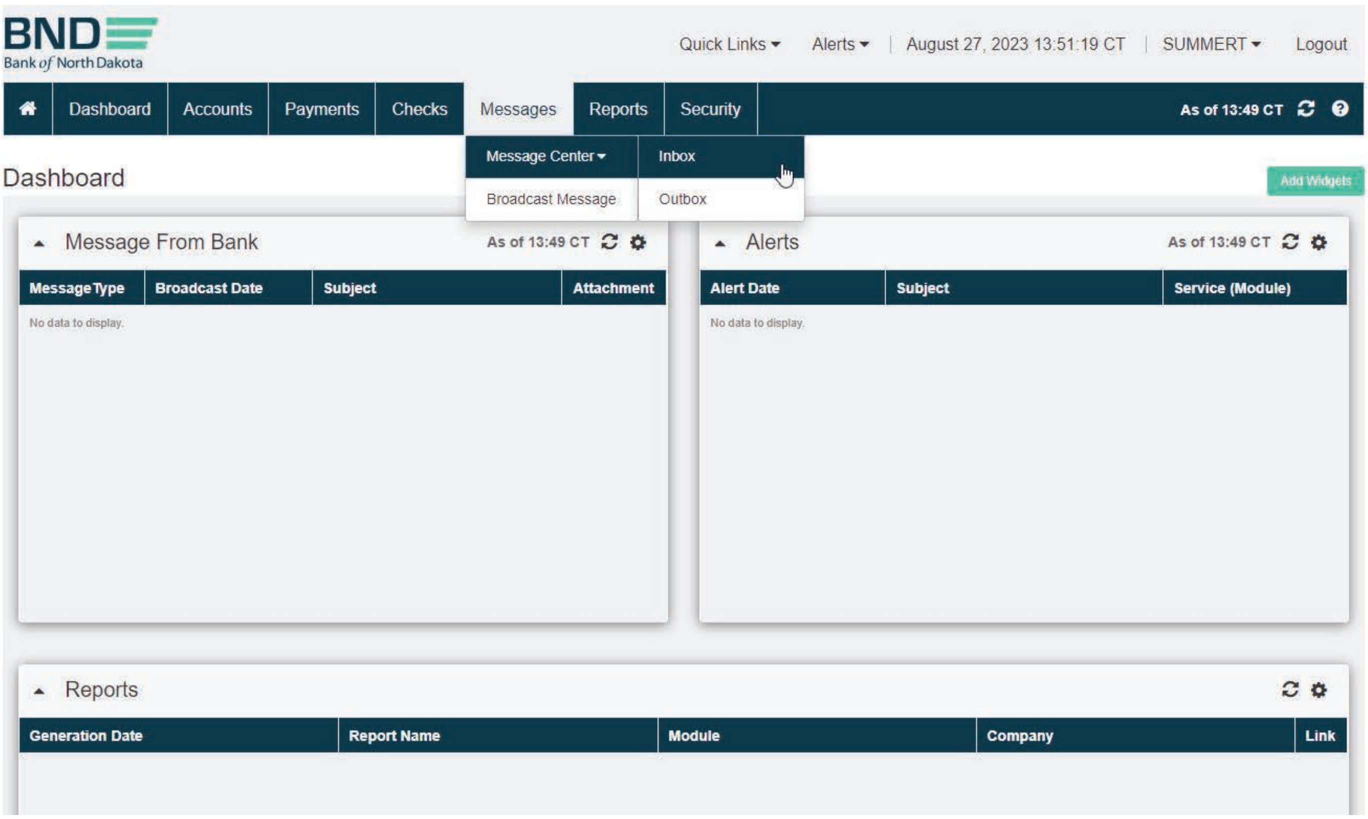
Broadcast Message

1. This is a message that is Broadcasted from Bank of North Dakota. You will receive these within your message widget on the main screen. These would be notifying holidays, service interruptions, etc...



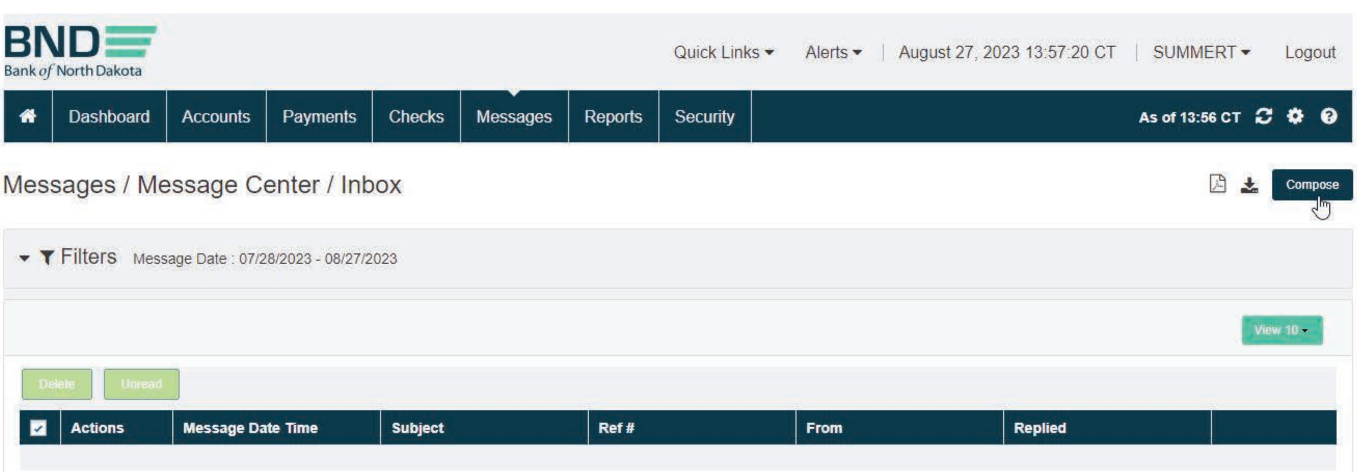
Sending ACH Returns and NOCs

1. **Messages** tab.
2. **Message Center**.
3. **Inbox**.



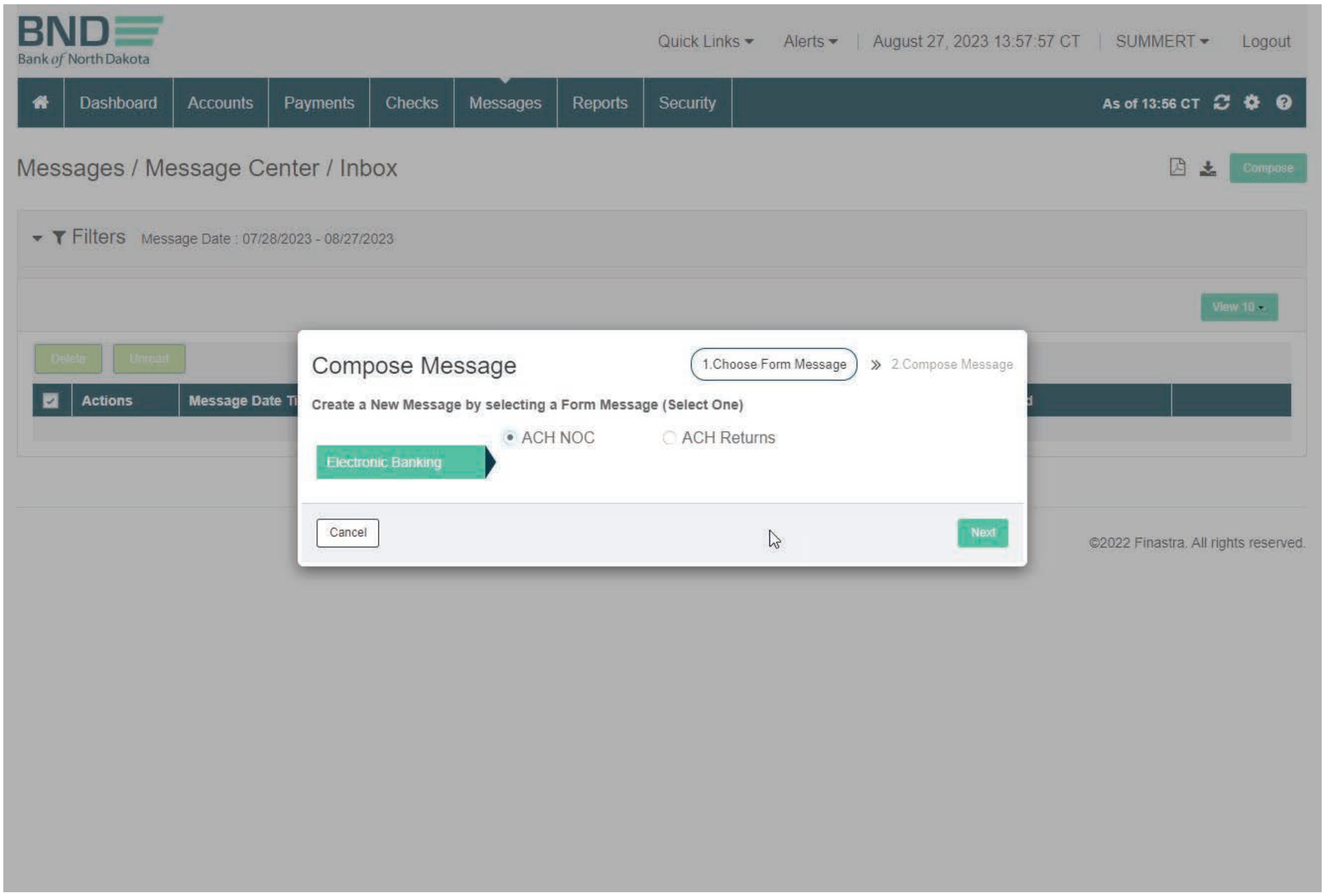
Messaging Center (Compose)

1. **Compose** in the upper right-hand corner.



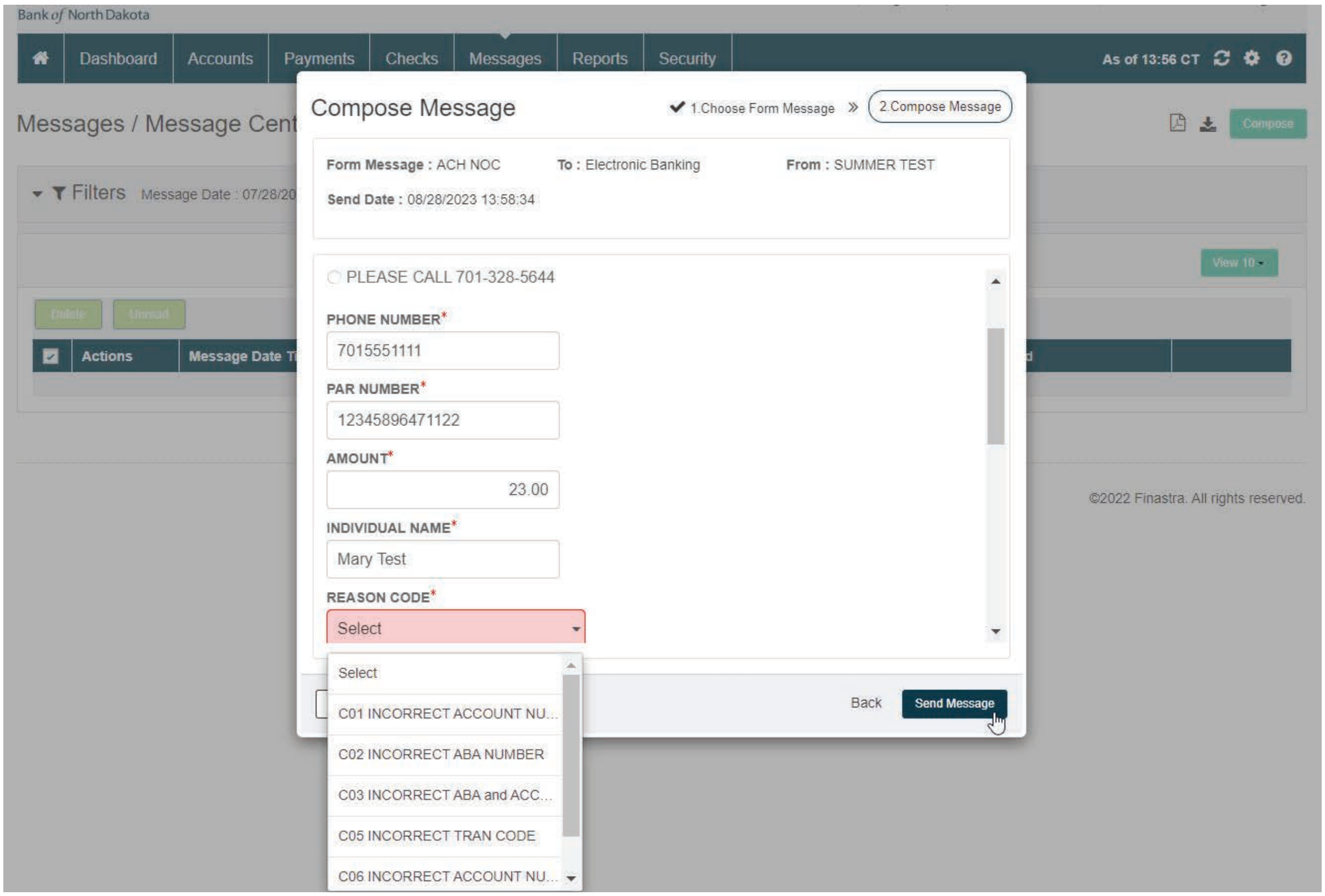
Messaging Center (Choose Form)

1. Choose Form, either ACH NOC or ACH Return.
2. **Next**.



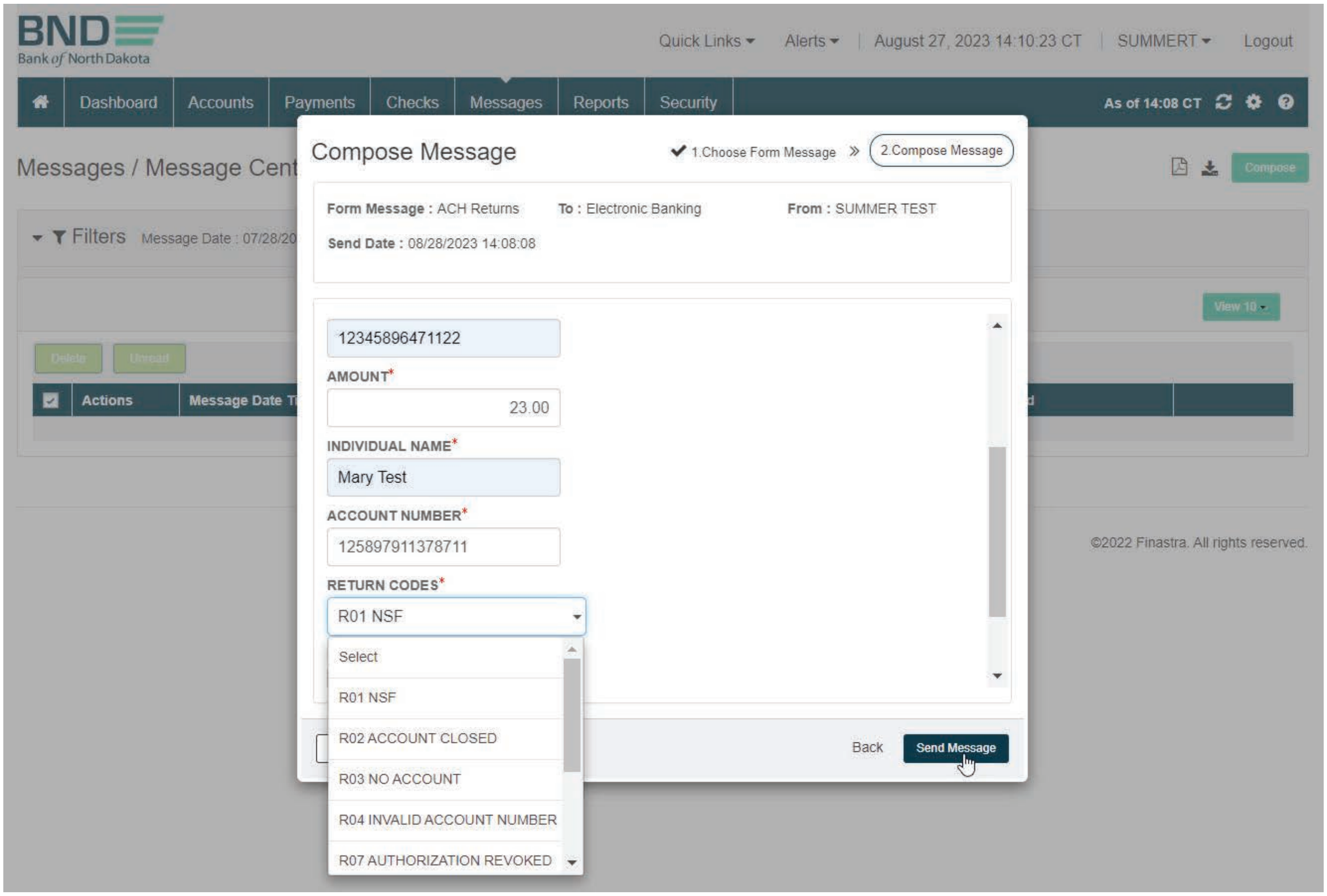
Messaging Center (ACH / NOC)

1. Fill in mandatory information.
2. **Send Message**.



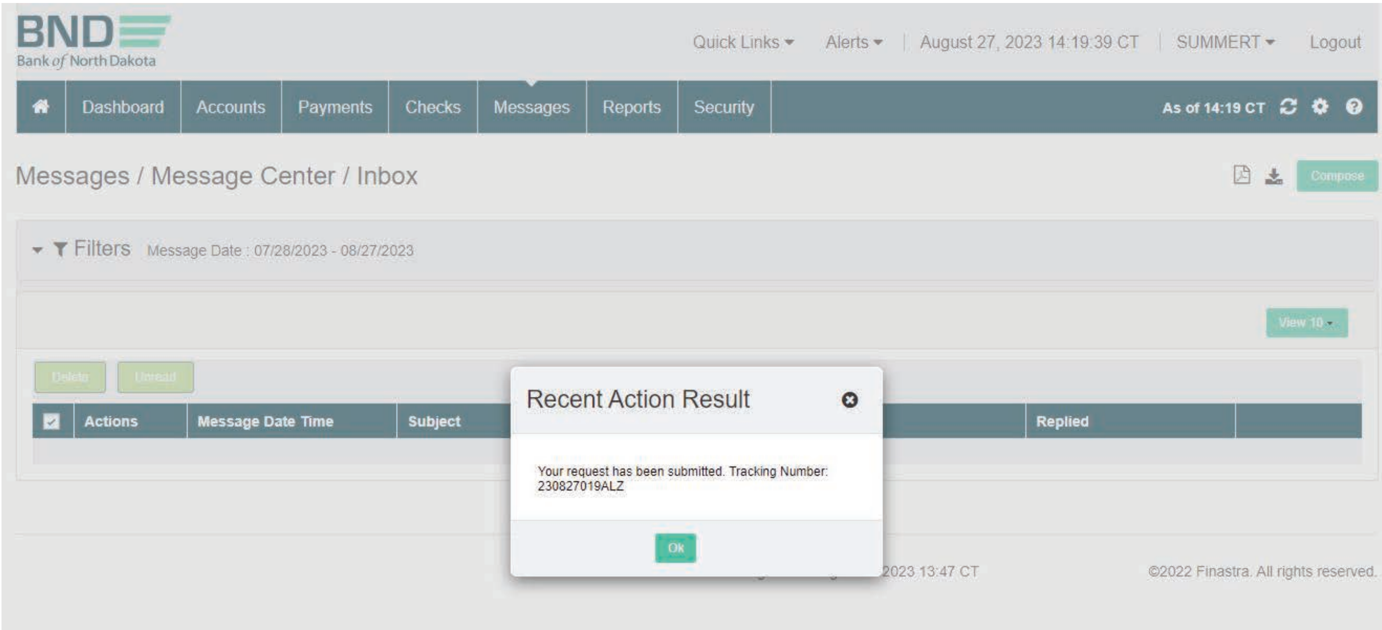
Messaging Center (ACH Return)

1. Fill in mandatory information.
2. **Send Message**.



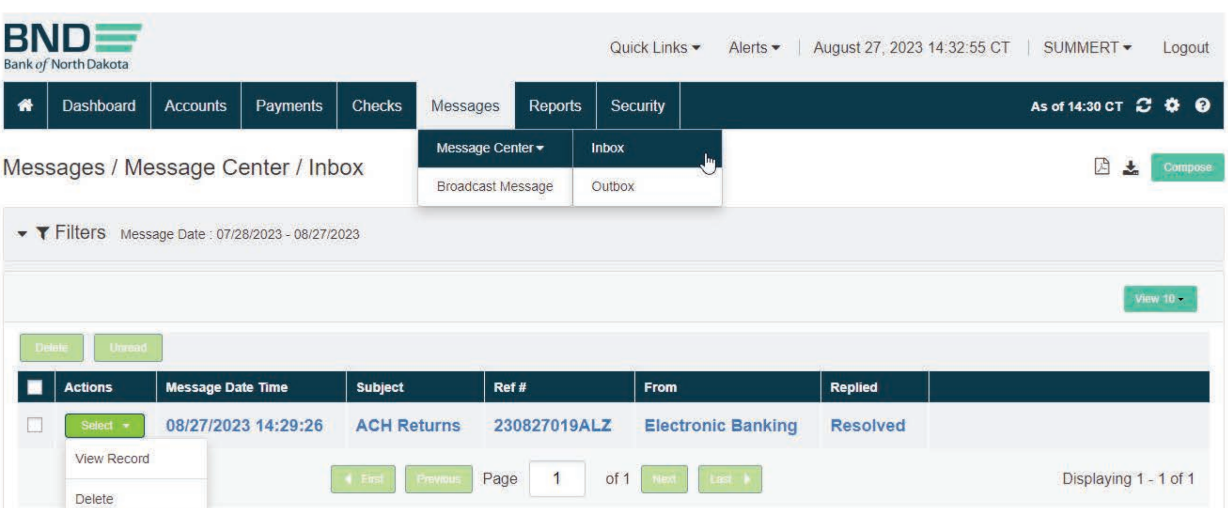
Messaging Center (Submitted Form)

1. Message received when for is submitted, click **Ok**.



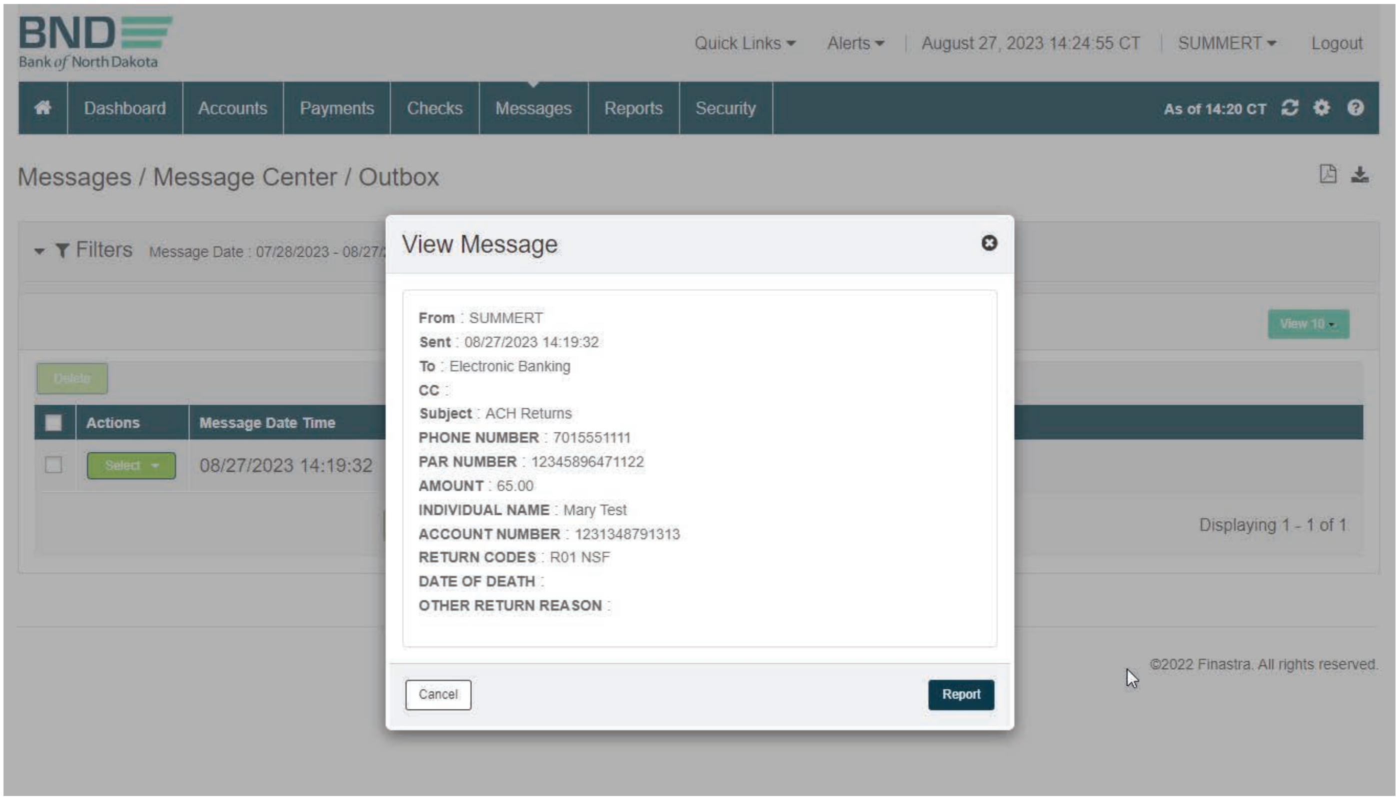
View/Print ACH Returns and NOCs

1. **Messages** tab.
2. **Message Center**.
3. **Outbox**.
4. Choose form.
5. **Select** dropdown.
6. **View Record**.



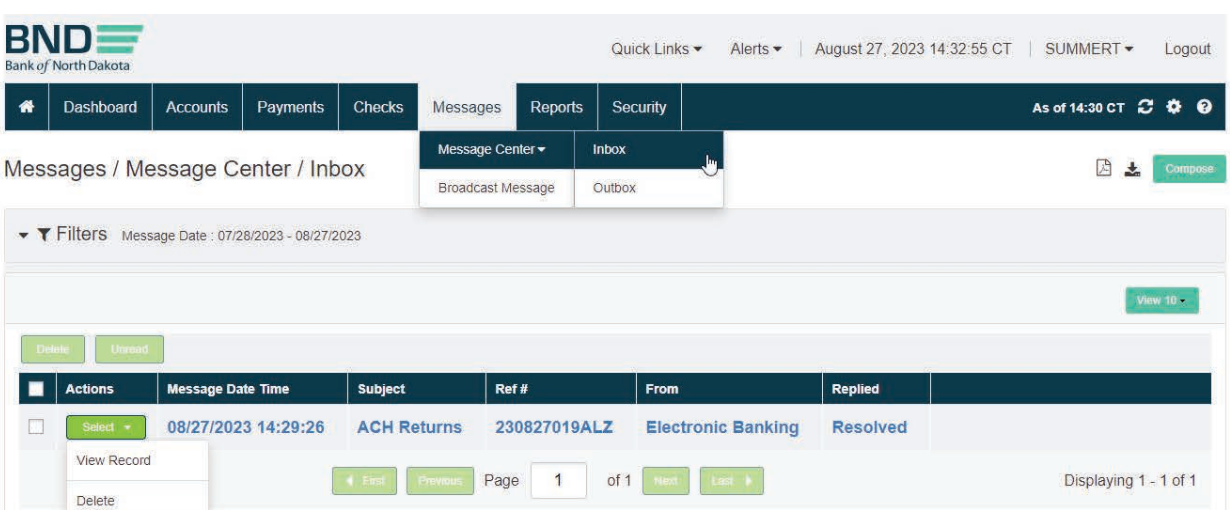
Messaging Center (Form Sent Detail)

1. Can be saved as a report if needed.



Messaging Center (Form Reply 1)

1. After the bank has completed the return you will receive an email in your inbox.
2. **Select** dropdown.
3. **View Record**.



Messaging Center (Form Reply 2)

1. Reply states **Completed**.

BND
Bank of North Dakota

Message Inbox Report

Report Date & Time 08/27/2023 14:31:05 CT

Applied Filters

Company Name	:	ND Test Bank	Financial Institution	:	Bank of North Dakota

Column Name		Value	Column Name		Value
From	:	Electronic Banking	Message Date Time	:	08/27/2023 15:29:26
To	:	SUMMERT	CC	:	
Subject	:	RE:ACH Returns			
Reply	:	Completed			

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