



Business Online Quick Reference Guide

February 2021

This guide provides brief instructions and where to get to additional information.

1. First Time Login
2. FFB Apps and Security Software Setup
3. Upgrade Checklist
4. QuickBooks®, QuickBooks Online®, Quicken®, and Mint®
5. Account Information, Transfers, Statements, Alerts
6. Bill Pay
7. Administration

1. First Time Login to Business Online

Do I Login to Business Online or Commercial Online?

Clients are setup on [Business Online](#) if they do **NOT** use any of the following products:

1. Wire Origination
2. ACH Origination
3. Lockbox
4. SFTP

Clients with the above services are setup on [Commercial Online](#). Refer to the [Commercial Online Quick Reference Guide](#) for more information.

Gather Information

To login, you need your [Company ID](#), [User ID](#) and a [Password](#). These will be provided to you by the Bank or your company administrator by email. [For clients upgrading to Business Online on February 22, your credentials are:](#)

1. **Company ID:** Usually the first 20 alphanumeric characters of your company name in lowercase. This will also be emailed.
2. **User ID:** Use your existing user ID.
3. **Password:** This will be randomly generated and emailed to you.

NOTE: *Company ID, User ID, Password, and PIN are all case-sensitive.*

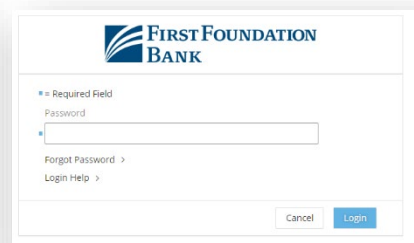
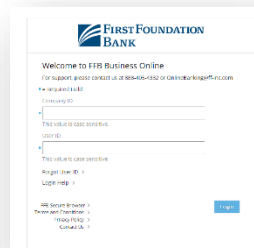
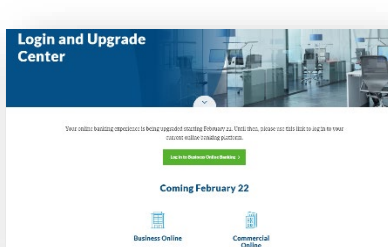
NOTE: *If you were previously using a physical token, also referred to as a key fob, to log in (pictured to the right), these are no longer compatible with Business Online. Please reference the FFB Apps and Security Software section of this guide for your new options.*



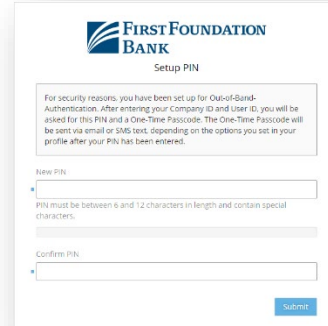
Logging In

Log in from firstfoundationinc.com, select Sign In, and then Business Online. You will be directed to the Login and Upgrade Center. Select Business Online to log in. Your browser will be redirected to:

1. firstfoundation.olbanking.com/smallbusiness
2. Enter your [company ID with no extra spaces](#) at the end (case-sensitive)
3. Enter your [user ID with no extra spaces](#) at the end (case-sensitive)
4. Select the Login button

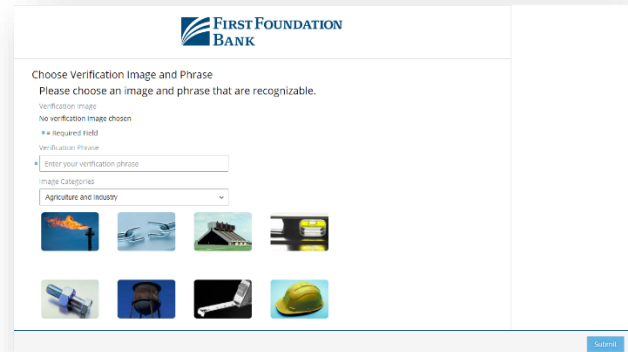


5. **Did You Enter Your Company ID and User ID Correctly?** If this is your first time login, and you entered your information correctly, you will be prompted to set up a PIN. If not, your Company ID and User ID are incorrect. Close your browser and try again. Remember, both company ID and user ID are case-sensitive. If you have logged on before, you can use Forgot Password. Otherwise, contact your administrator or First Foundation for assistance.

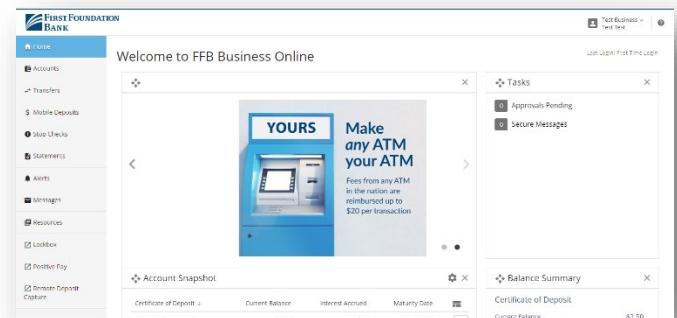


6. **Out-of-Band Authentication:** By default, you will be set-up with Out-Of-Band Authentication. This means a unique 6 digit code will be emailed or texted to you and must be provided every login. You may download FFB Secure Browser to eliminate the need for this code every time you log in. Refer to the FFB Apps and Security Software section of this guide for more info.
7. Your **New PIN** Must Contain:
 - a. 6 to 12 Digits
 - b. 1 Letter
 - c. 1 Number
 - d. 1 Special Character

8. Setup Site Identification and enter a Verification Phrase. Use the image categories drop down for more Site Identification options. Click the submit button at the bottom of the page once completed.



9. When complete, you will arrive at the Business Online Dashboard.







For more information, download the [Business Online Login Guide](#) at the [Login and Upgrade Center](#) or contact us at 888-405-4332 or OnlineBanking@ff-inc.com for additional support.

2. FFB Apps and Security Software Setup

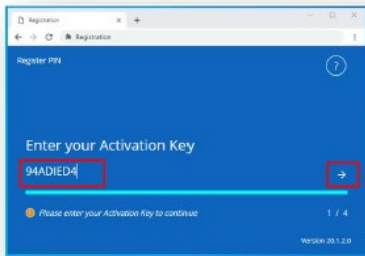
You can choose among these software options to help secure your access to Business Online.

1. **Select Security Software:** Select from one or more of the following options and install the software on or before your upgrade date so that it is ready to activate and you can begin using it when you need it.

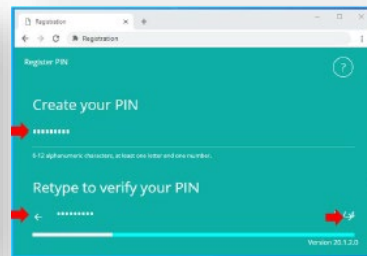
Software Type	Benefits	How You Use It	Get the Software
FFB Secure Browser	Our recommended and highest security option, the secure browser doesn't require a separate code to log in. Installed locally on your computer.	<ol style="list-style-type: none"> 1. Login with Secure Browser and your PIN 2. Approve transactions with Out-Of-Band, Mobile Token, or Desktop Token. Allows different users to login using the same browser installation. 	 <p>Find the Secure Browser download link on the Business Online login page.</p>
Mobile Banking App	Secure banking on your mobile phone or tablet, this app doesn't require a separate token, enables faster logins or approvals, and allows fingerprint and face recognition login.	<ol style="list-style-type: none"> 1. Login with your Mobile App and PIN. 2. Approve transactions with your Mobile App PIN. 3. App dedicated to a single user, the phone owner. 	 <p>Links:  </p> <p>Search: FFB Business</p>

2. **Install Software:** Install your software, open it, and follow the prompts. On a PC or Mac, you will need administrative rights to install the software. The mobile and tablet apps are available on the Apple App Store® and in Google Play™.
3. **Software Activation Key:** The Bank or your administrator, will send each user their own software activation key [via email](#). It can be used five times and expires in three months. Contact us or your company administrator if you can't find it.
4. **Setup Software:** Select the software to open it. The following screens show the setup screens are for secure browser. The mobile app setup process is very similar. The secure browser supports multiple User IDs. The mobile apps only support a single User ID. Refer to the [FFB Apps and Security Software Installation Guide](#) for more info.

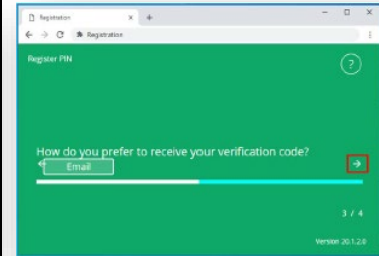
5. Enter the **8-digit software activation key** when prompted. It is NOT case sensitive. Select the arrow to proceed.



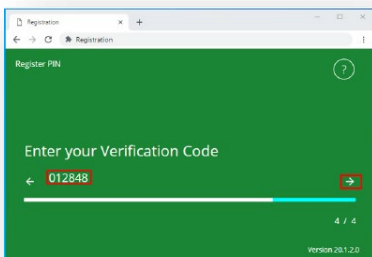
6. **Create your PIN:** Create a 6-12 character PIN. This PIN is only for login to this specific software setup.



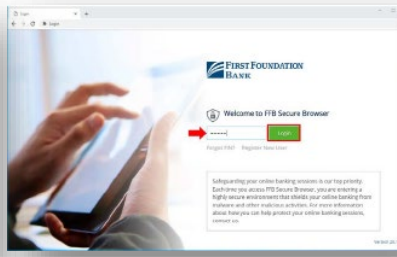
7. **Get Verification Code:** Select to receive your verification code by Email or SMS. Then select the arrow to proceed.



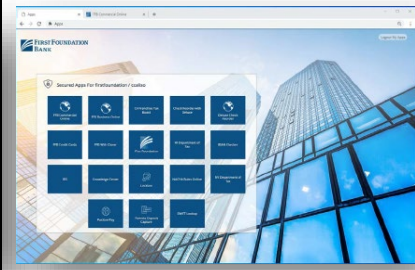
8. **Enter Verification Code:** It is a 6-digit number sent to the email or mobile phone number on your online profile. Select the arrow.



9. **Login with PIN:** You'll arrive at the login page. Enter your new 6-12 digit PIN.



10. **Select FFB Business Online.** At the Secured Apps page, select FFB Business Online (globe icon).



11. **PIN Usage:** The PIN is specific to logging on to your Secure Browser or Mobile App. Each version of software you setup can have a different PIN; however, it is not required.
12. **Approvals:** Administrative changes all require approval using either the Secure Browser, the Mobile Banking App, or Out-of-Band Authentication.

For more information, download the [FFB Apps and Security Software Guide](#) at the [Login and Upgrade Center](#), or contact us at 888-405-4332 or OnlineBanking@ff-inc.com for additional support.

3. Upgrade Checklist

You will need to take these actions on or after Friday, February 19. The legacy online banking system will be unavailable beginning Sunday, February 21 at 9 PM PT.

1. **Future dated and Recurring Account Transfers:** Transfers in the old system dated to occur on or after Friday, February 19 will be canceled. You must reschedule them in Business Online.
2. **Alerts:** Setup all the email or text alerts you would like to receive in the new system. Your old alerts will not be brought over.
3. **Download New Mobile Banking App:** Go to the Apple App Store or Google Play to download the [New FFB Business Mobile app](#). You will need the software activation key sent via email to activate it. Reference previous section of this guide.
4. **QuickBooks®, QuickBooks Online®, Quicken® or Mint®:** Complete one final download from the old system before Monday, February 22. On or after February 22, setup each of your accounts as a new account when you import data from Business Online to QuickBooks, QuickBooks Online, or Quicken. You can import it to your current account setup in the software, but duplicate transactions could result for any overlapping dates you download. Please review the QuickBooks, QuickBooks Online, Quicken, and Mint Connectivity Guides for further details.
5. **Download Remote Deposit Reports:** Download any Remote Deposit Capture (RDC) reports and check images prior to Sunday, February 21. These reports will not be brought over to Business Online. Your existing scanner, scanner drivers, and system will see no other changes.
6. **Schedule Bill Payments:** Bill Pay will be unavailable after 3 PM PT on Thursday, February 18 until Monday, February 22 during the upgrade. No payments will be interrupted. Access will remain the same including future payments and existing payees. Insure all payments are scheduled prior to the downtime.
7. **Deadline to Complete Profile Changes:** Changes to profile or settings made in the old system after 5 PM Pacific Time on the Wednesday, February 17 will not be converted to Business Online.

For more information, visit the [Login and Upgrade Center](#), review the [Upgrade Email Journey](#), or contact us at 888-405-4332 or OnlineBanking@ff-inc.com for additional support.

4. QuickBooks®, QuickBooks Online®, Quicken®, and Mint® Connectivity

Introduction

You can download account data from First Foundation Bank to QuickBooks Online, Quicken, and Mint by selecting the name of the data feed (Bank ID), and either entering your credentials to enable automatic download of your account data. Or login to Business Online to download your data file to your PC, then double-click to import the data to your software.

As part of the system upgrade, you will setup a new data feed. Transactions must also be manually uploaded the first 5 business days after the upgrade. Below are the names of the data feeds. We recommend that you setup new accounts in your software for the new data feed to help avoid duplicating transactions in the existing account setup.

Products	Legacy Data Feed Name	New Data Feed Name
Web Connect for QuickBooks, QuickBooks Online, Quicken or Mint.com	First Foundation Business	First Foundation Small Business

The software will walk you through the setup, so you may not need further instructions.

Software Guide

Please reference your applicable software guide for step-by-step instructions for actions to take during the upgrade:

- [QuickBooks Online®](#)
- [QuickBooks® for Windows](#)
- [QuickBooks® for Mac](#)
- [Quicken®](#)
- [Mint®](#)

If you are using another third-party financial software not listed above and you are automatically downloading account information with your login credentials, there will be a delay of 5 or more business days while your credentials are migrated. You will need to download your transactions manually during that time period.

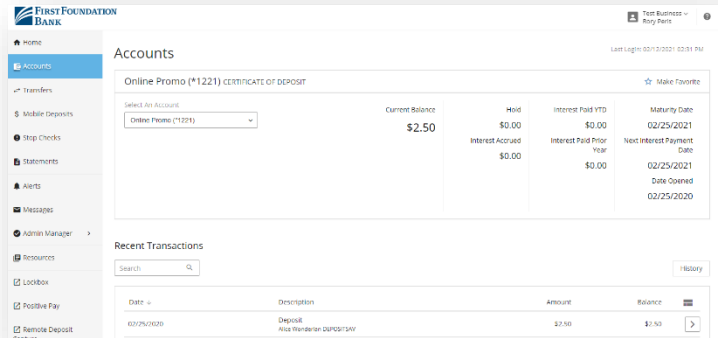
Please contact your software provider directly for additional support.

5. Account Information, Transfers, Statements and Alerts

Accounts

Select **Accounts** to:

1. **Select** an Account to View
2. View Balances, Recent Transactions, and the resulting Balance after each transaction.
3. **Search** Transactions
4. Select **History** to view additional search filters
5. View Transaction Details



Accounts

Online Promo (*1221) CERTIFICATE OF DEPOSIT

Select An Account	Current Balance	Hold	Interest Paid YTD	Maturity Date
Online Promo (*1221)	\$2.50	\$0.00	\$0.00	02/25/2021
		Interest Accrued	Interest Paid Prior Year	Next Interest Payment Date
		\$0.00	\$0.00	02/25/2021
				Date Opened
				02/25/2020

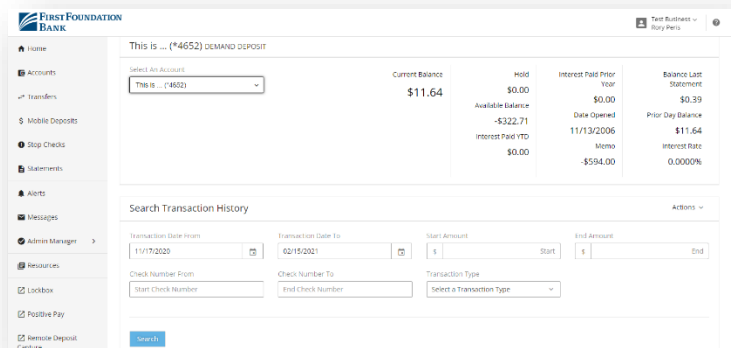
Recent Transactions

Date	Description	Amount	Balance
02/25/2020	Deposit	\$2.50	\$2.50

Transaction Search

Apply one or more filters, then select **Search** to quickly locate desired transactions. Select **History** to filter by:

1. **Date From** and **Date To**
2. **Start Amount** and **End Amount**
3. **Check Number From** and **Check Number To**
4. **Transaction Type** including Debit and Credit



Transaction Search

This is ... (*4652) DEMAND DEPOSIT

Select An Account	Current Balance	Hold	Interest Paid Prior Year	Balance Last Statement
This is ... (*4652)	\$11.64	\$0.00	\$0.00	\$0.39
		Available Balance	Date Opened	Prior Day Balance
		-\$322.71	11/13/2006	\$11.64
		Interest Paid YTD	Memo	Interest Rate
		\$0.00	-\$594.00	0.0000%

Search Transaction History

Transaction Date From: 11/17/2020 Transaction Date To: 02/15/2021 Start Amount: \$ End Amount: \$

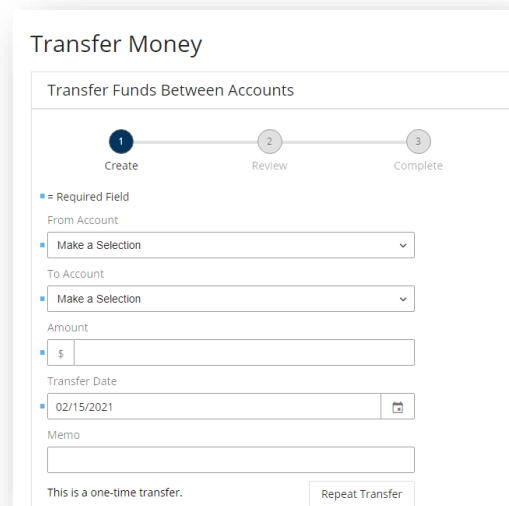
Check Number From: Start Check Number Check Number To: End Check Number Transaction Type: Select a transaction type

Search

Transfers

Select Transfers to create a transfer. You need 2 or more accounts eligible for transfers at the Bank. Select:

1. **From Account** and **To Account**
2. **Amount**
3. **Transfer Date**
4. Add a **memo**, as needed
5. **Select Repeat Transfer** to automatically make the transfer on a regular basis.



Transfer Money

Transfer Funds Between Accounts

1 Create 2 Review 3 Complete

From Account: **Make a Selection**

To Account: **Make a Selection**

Amount: \$

Transfer Date: 02/15/2021

Memo:

This is a one-time transfer. **Repeat Transfer**

Transfer Activity

At the right on the [Transfers](#) page, you can view transfer activity. Select:

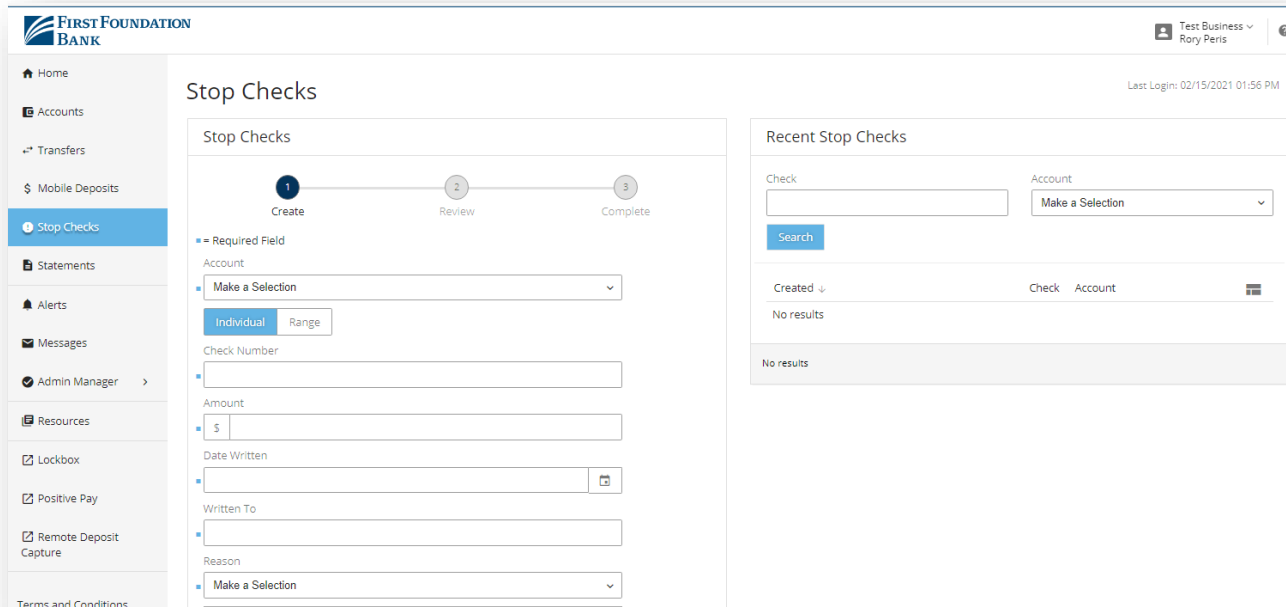
1. The tab [Recent Transfers](#) to see the transfers that have been completed.
2. The tab [Upcoming Transfers](#) to see the transfers scheduled.
3. Select the arrow to view the transfer details and to make edits to upcoming transfers.

Transfer Date ↑	Transfer From	Transfer To	Amount	
08/20/2019	XYZ CORPORATIO...	XYZ CORPORATI...	\$0.01	>
08/22/2019	XYZ CORPORATIO...	XYZ CORPORATI...	\$0.01	>
08/23/2019	XYZ CORPORATIO...	XYZ CORPORATI...	\$0.01	>
09/20/2019	XYZ CORPORATIO...	XYZ CORPORATI...	\$0.01	>
09/25/2019	XYZ CORPORATIO...	XYZ CORPORATI...	\$0.01	>

Showing 1 - 5 of 5 results

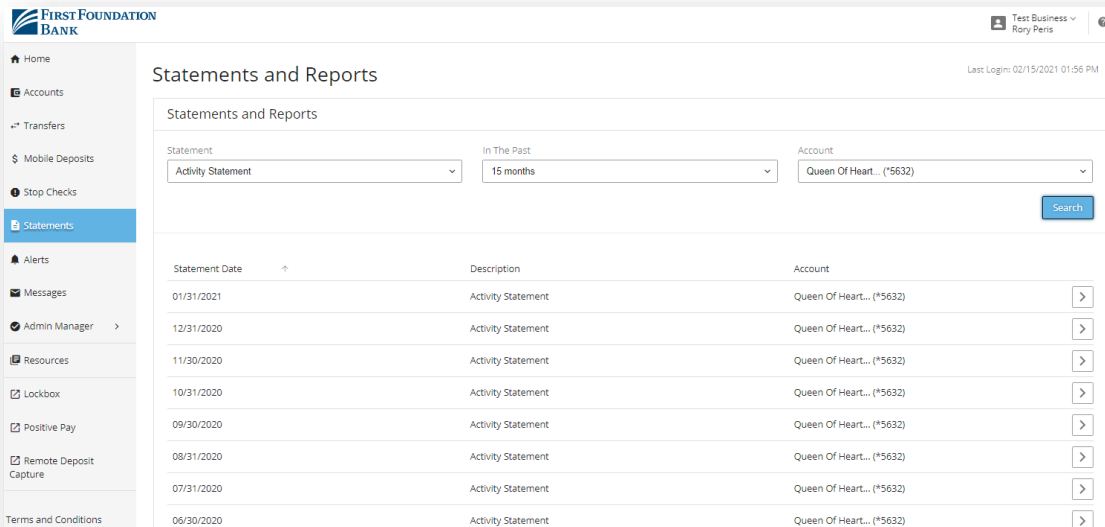
Stop Payments

You can stop individual check payments or a range of checks (up to 25) by selecting [Individual](#) or [Range](#), then entering the [Account](#), the [Check Number](#), and additional information. To view your Recent Stops, select the [arrow at the right](#) of the stop payment.



Statements

To view a statement, select the **Statement** (inclusive of documents) type from the dropdown, the number of months **In the Past** (up to 18 months), and the **Account**. Select **Search**, then select the **arrow at the right** to view the statement. The most common document types are **Activity Statement** for checking, money market, and savings accounts and **Detailed Billing Statement** for Loans. More options are available depending on your access.



Statements and Reports

Statement: Activity Statement | In The Past: 15 months | Account: Queen Of Heart... (*5632) [Search]

Statement Date	Description	Account
01/31/2021	Activity Statement	Queen Of Heart... (*5632)
12/31/2020	Activity Statement	Queen Of Heart... (*5632)
11/30/2020	Activity Statement	Queen Of Heart... (*5632)
10/31/2020	Activity Statement	Queen Of Heart... (*5632)
09/30/2020	Activity Statement	Queen Of Heart... (*5632)
08/31/2020	Activity Statement	Queen Of Heart... (*5632)
07/31/2020	Activity Statement	Queen Of Heart... (*5632)
06/30/2020	Activity Statement	Queen Of Heart... (*5632)

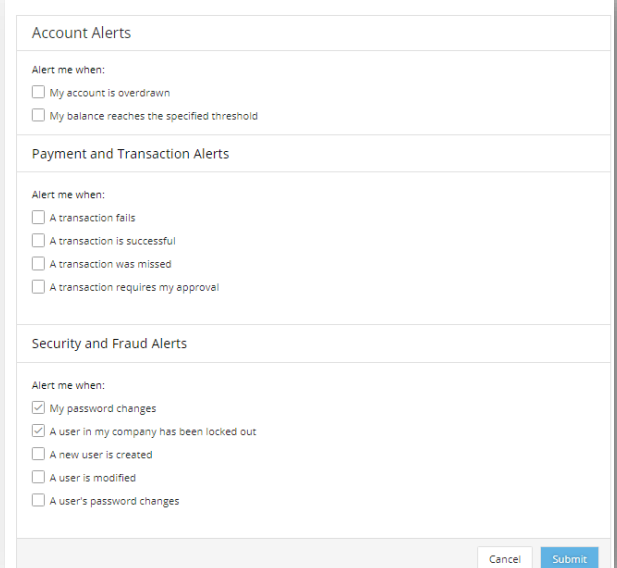
Alerts

Alerts are notifications that include information that users setup so they receive a notification when an event occurs that meets selected parameters. They are found in the Account Information menu in the dropdown toward the bottom, or in the right hand menu of the Account Information section.

Alerts are available for:

1. Overdraft
2. Balance Thresholds
3. Transaction Success or Failure
4. Transaction Requires Approval
5. Password change
6. User at Company is Locked Out
7. New user created
8. New user modified
9. User's password changes

Set Active Alerts



Account Alerts

Alert me when:

- My account is overdrawn
- My balance reaches the specified threshold

Payment and Transaction Alerts

Alert me when:

- A transaction fails
- A transaction is successful
- A transaction was missed
- A transaction requires my approval

Security and Fraud Alerts

Alert me when:

- My password changes
- A user in my company has been locked out
- A new user is created
- A user is modified
- A user's password changes

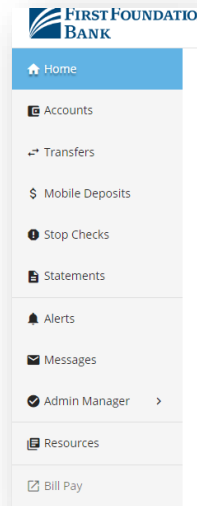
[Cancel] [Submit]

6. Online Bill Pay

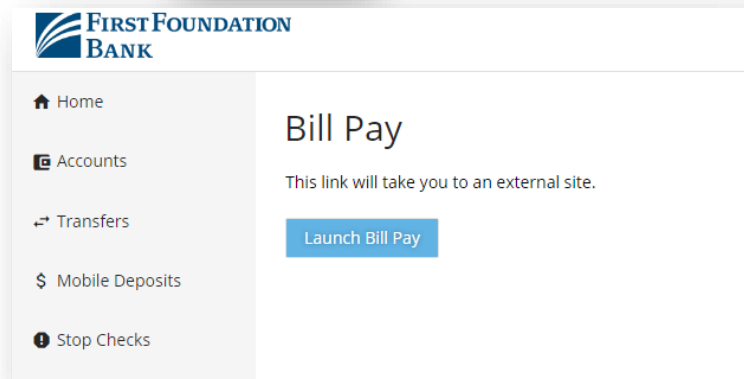
Bill Pay will display if your company has been provided with the service and the User is authorized to make bill payments. Existing access, payments, and payees will be carried over to the new system.

To make an Online Bill Payment, select:

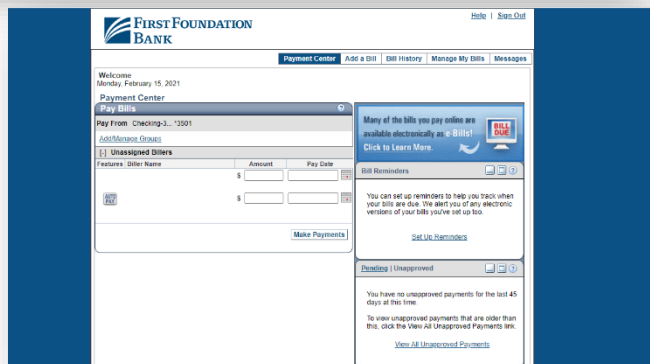
1. Locate **Bill Pay** on the left menu (near the bottom of the page)



2. Select **Launch Bill Pay**



3. Your Business Bill Pay service will open in a new window.



7. Admin Manager

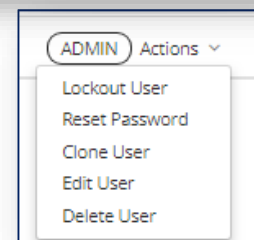
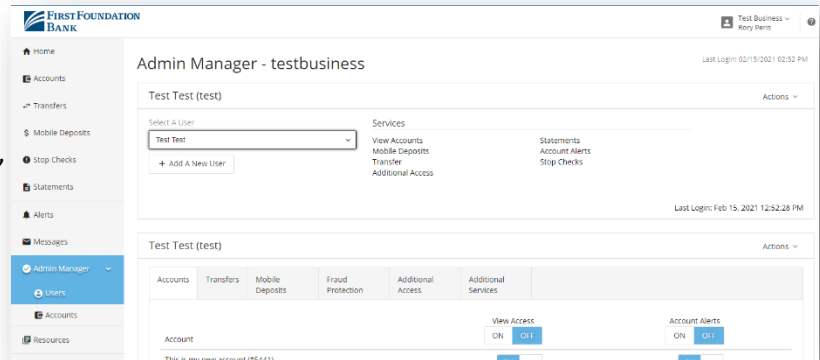
The [Admin Manager](#) link is available to clients who have requested administrative access and users who are designated as administrators. Administrators can manage access to accounts, services and capabilities they have access to manage.

Administrators can select [Add a New User](#) and:

1. Setup the new user's login credentials
2. Setup their contact information
3. Designate as an Administrator or not

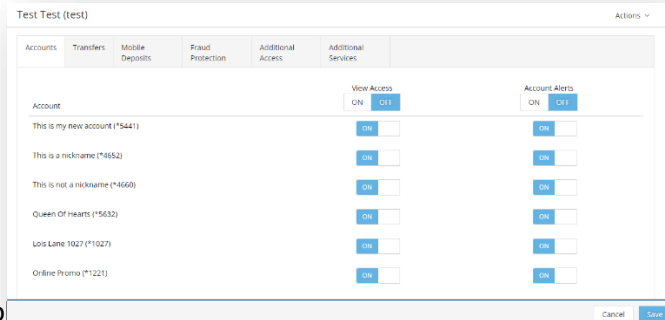
For an existing user, select the [Actions](#) link to:

1. [Unlock User](#)
2. [Reset Password](#)
3. [Clone a User](#) – creates a new user starting with the profile of an existing user
4. [Edit](#) or [Delete](#) User

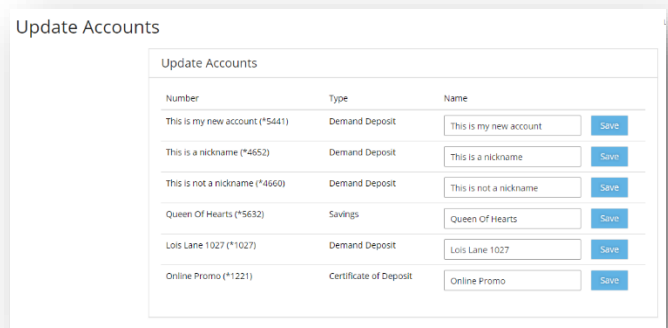


After selecting a user, an Administrator can edit the Accounts and Services the user has access to:

1. [Accounts](#) tab: Turn on or off the ability to View an account or receive or Alerts on an account.
2. [Account Transfers](#): Manage access to debit or credit accounts, and whether transactions require approval.
3. [Mobile Deposits](#): User access to mobile deposits.
4. [Fraud Protection](#): User access to stop checks.
5. [Additional Access](#): User access to Bill Pay, Remote Deposit Capture, and Positive Pay.
6. [Additional Services](#): User access to the mobile banking apps.
7. [Administrative Permissions](#): Manage user access to Administrative services and payments.



Administrators can also update the company account nicknames by selecting [Admin Manager](#) and then [Accounts](#). Once a nickname has been updated for an account, click the [Save](#) button next to each updated account.



We are here to help!

Visit the [Login and Upgrade Center](#), or contact us at 888-405-4332 or OnlineBanking@ff-inc.com for additional support.