FIRST FOUNDATION BANK

Business Online
Quick Reference Guide

May 2022

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 May 23, 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. 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
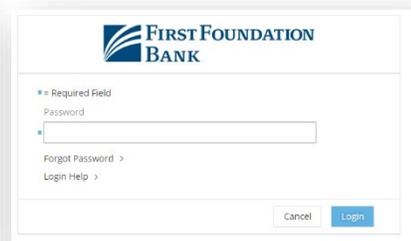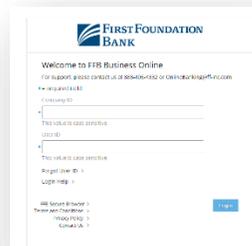
5. **Did You Enter Your Company ID and User ID Correctly?** If this is your first time login, and you entered your information correctly, you will be prompted to set up a PIN. If not, your Company ID and User ID are incorrect. Close your browser and try again. Remember, both company ID and user ID are case-sensitive. If you have logged on before, you can use Forgot Password. Otherwise, contact your administrator or First Foundation for assistance.
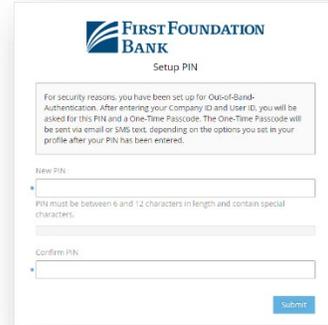
6. **Out-of-Band Authentication:** By default, you will be set-up with Out-Of-Band Authentication. This means a unique 6 digit code will be emailed or texted to you and must be provided every login. You may download FFB Secure Browser to eliminate the need for this code every time you log in. Refer to 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.
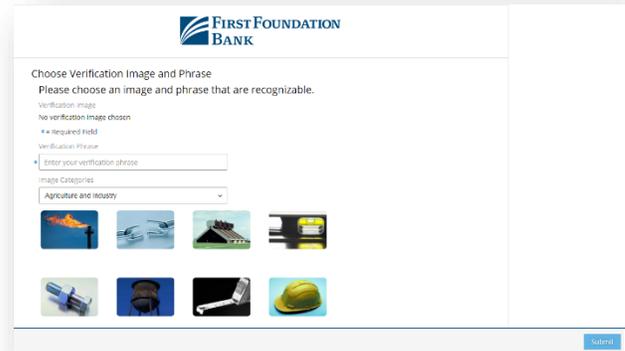
9. When complete, you will arrive at the Business Online Dashboard.
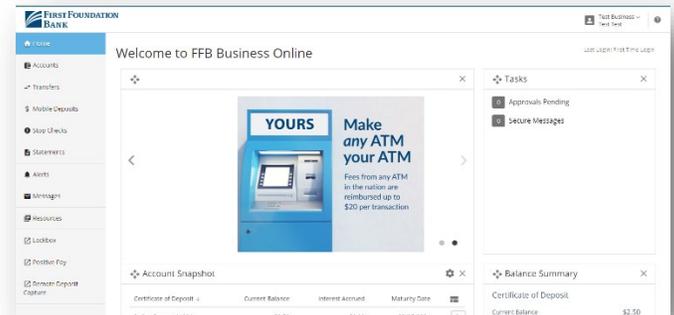
For more information, download the Business Online Login Guide at the Merger Site or contact us at 888-405-4332 or OnlineBanking@ff-inc.com for additional support.
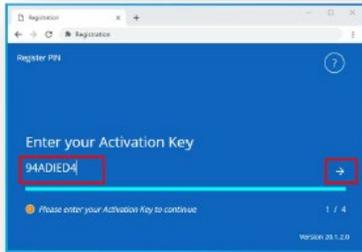
2. FFB Apps and Security Software Setup

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.
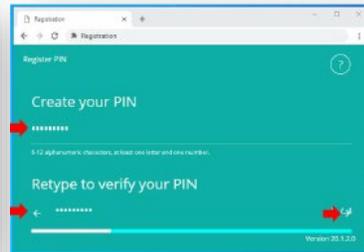
Software Type	Benefits	How You Use It	Get the Software
FFB Secure Browser	Our recommended and highest security option, the secure browser doesn't require a separate code to log in. Installed locally on your computer.	1. Login with Secure Browser and your PIN 2. Approve transactions with Out-Of-Band, Mobile Token, or Desktop Token. Allows different users to login using the same browser installation.	Find the Secure Browser download link on the **Business Online** login page.
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.	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.	Links: Download on the App Store GET IT ON Google Play Search: FFB Business

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.
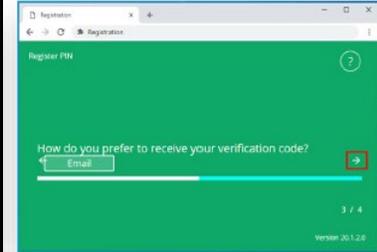
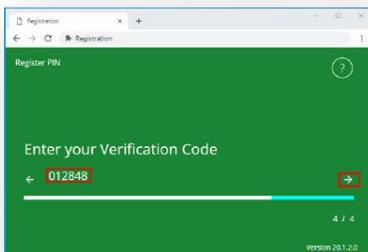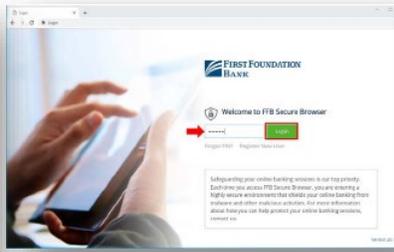|		
5. Enter the 8-digit software activation key when prompted. It is NOT case sensitive. Select the arrow to proceed.	6. Create your PIN: Create a 6-12 character PIN. This PIN is only for login to this specific software setup.	7. Get Verification Code: Select to receive your verification code by Email 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).
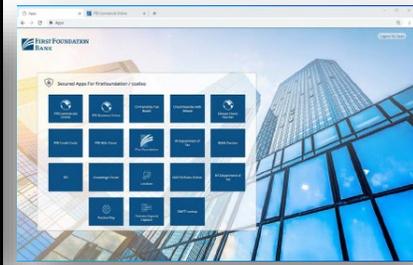
11. PIN Usage: The PIN is specific to logging on to your Secure Browser or Mobile App. Each version of software you setup can have a different PIN; however, it is not required.

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 Merger Site, or contact us at 888-405-4332 or OnlineBanking@ff-inc.com for additional support.

3. Upgrade Checklist

Please review the below checklist. The legacy online banking system will be in inquiry-only mode beginning the evening of Friday, May 20.

1. **Future dated and Recurring Account Transfers**: Transfers in the old system dated to occur on or after Friday, May 20 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, May 23. On or after May 23, 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.

5. **Remote Deposit Capture:** Download any Remote Deposit Capture (RDC) reports and check images prior to Friday, May 20. These reports will not be brought over to Commercial Online. Your existing scanner will be compatible, but will you need updated software drivers. The new software drivers can be installed on Monday, May 23. Do NOT install the new software drivers prior to May 23 as this will impact your current RDC processing.

6. **Schedule Bill Payments:** Bill Pay will be unavailable after 5 PM ET on Thursday, May 19 until Monday, May 23 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 ET on Wednesday, May 18 will not be converted to Business Online.

For more information, visit the Merger Site 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 may also need to 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 Florida Integrity Bank	**First Foundation Small Business**

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

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
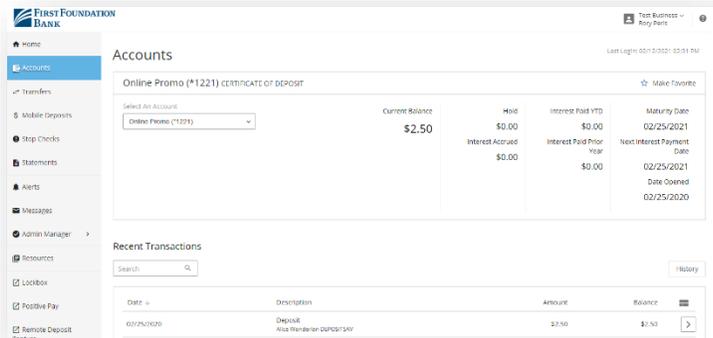
Transaction Search

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
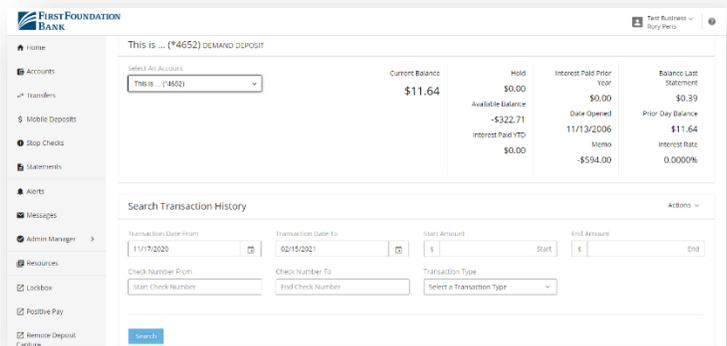
Transfers

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.
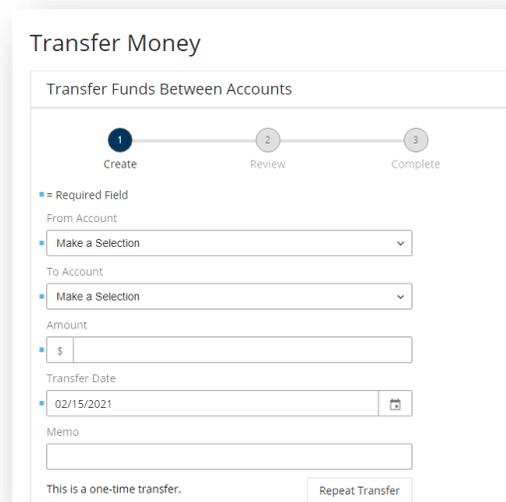
Transfer Activity

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.
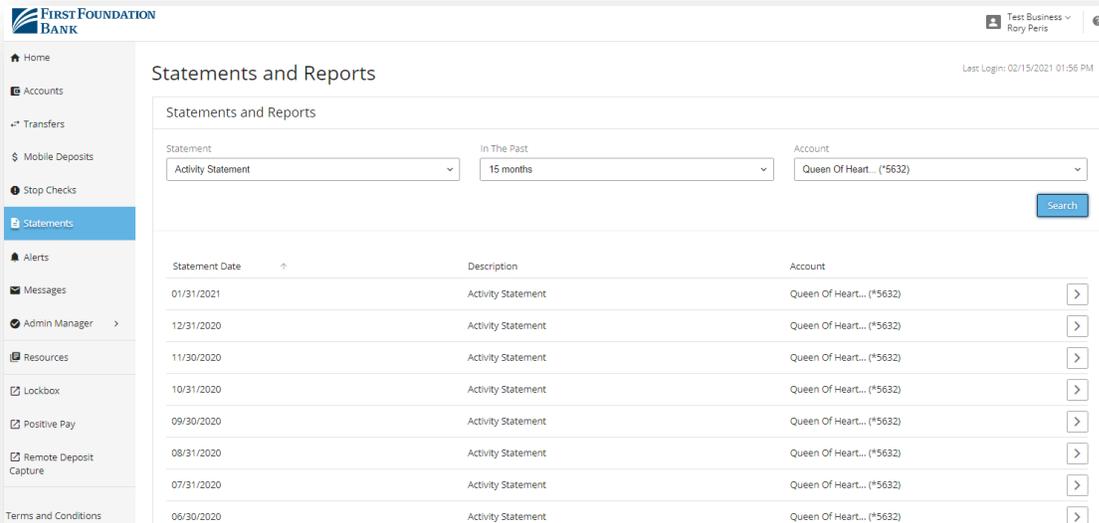3. Select the arrow to view the transfer details and to make edits to upcoming transfers.

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.
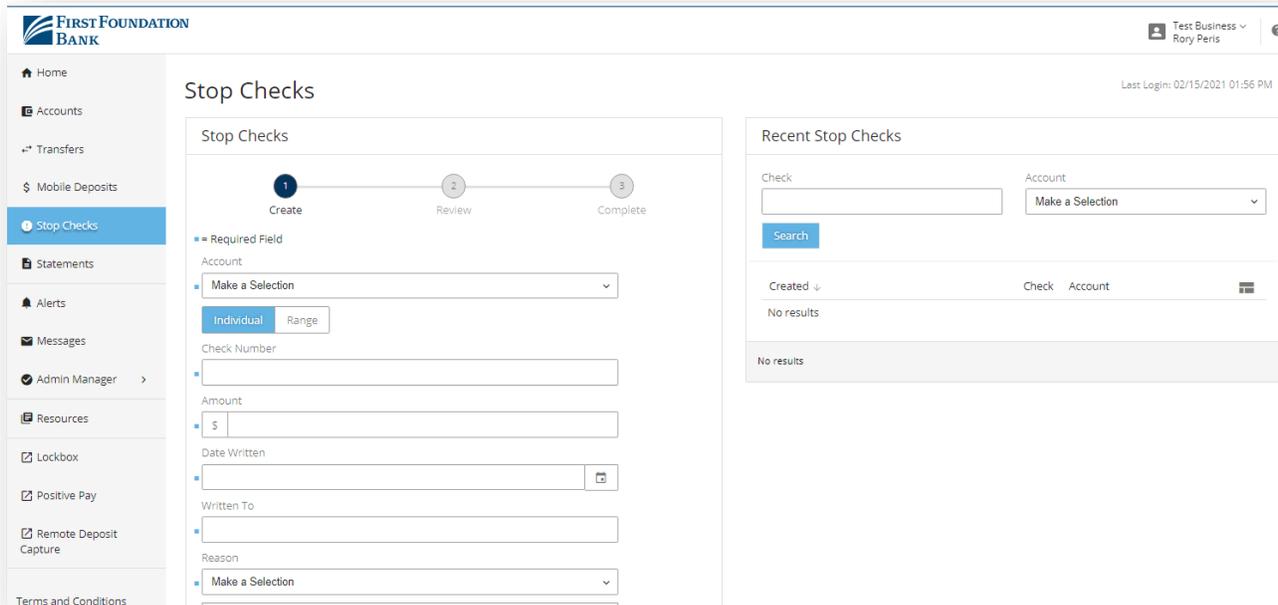
Statements

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.

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
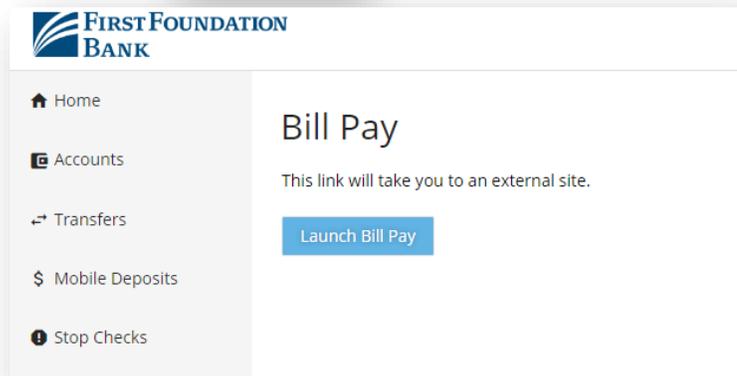9. User's password changes

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.

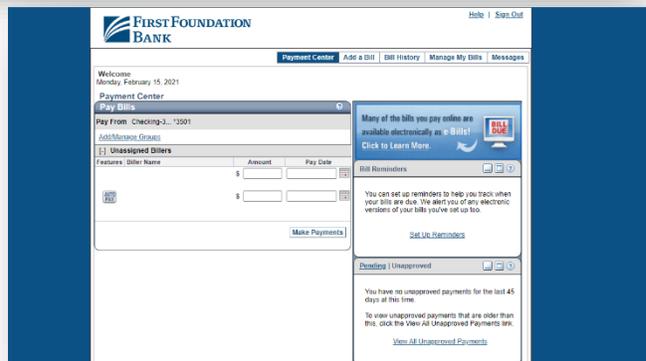To make an Online Bill Payment, select:

1. Locate Bill Pay on the left menu (near the bottom of the page)
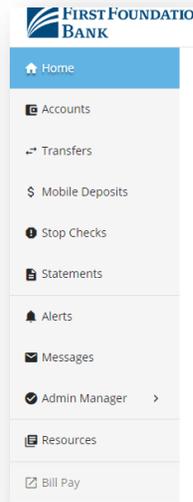
2. Select Launch Bill Pay

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
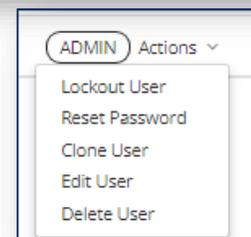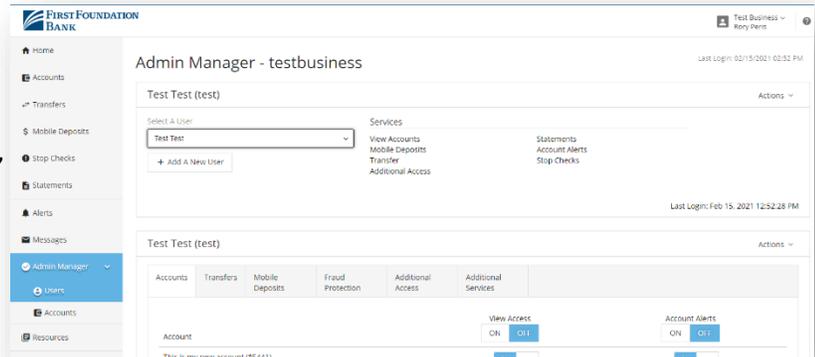
After selecting a user, an Administrator can edit the Accounts and Services the user has access to:
1. Accounts tab: Turn on or off the ability to View an account or receive or Alerts on an account.
2. Account Transfers: Manage access to debit or credit accounts, and whether transactions require approval.
3. Mobile Deposits: User access to mo
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.
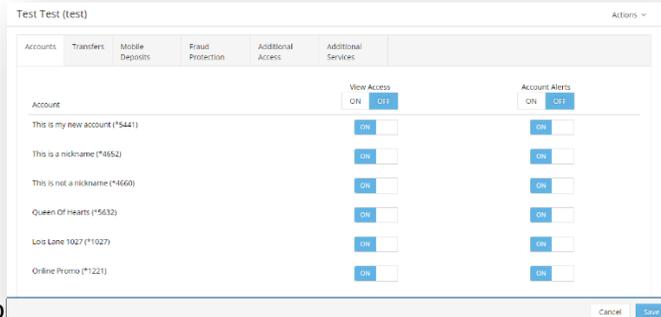
Administrators can also update the company account nicknames by selecting Admin Manager and then Accounts. Once a nickname has been updated for an account, click the Save button next to each updated account.
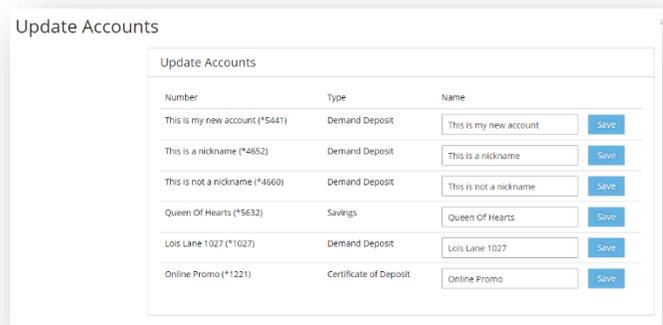
We are here to help!

Visit the Merger Site, or contact us at 888-405-4332 or

OnlineBanking@ff-inc.com for additional support.