



Commercial Online Quick Reference Guide

March 2022

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

1. First Time Login
2. FFBA Apps and Security Software Setup
3. Upgrade Checklist
4. Balance Reporting
5. QuickBooks®, QuickBooks Online®, Quicken®, and Mint.com®
6. Alerts and Subscriptions
7. ACH Origination
8. Wire Origination
9. Wire and ACH Transaction Approval
10. Menus, Site Map, and Features

1. First Time Login to Commercial 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. SFTP

Clients with the above services are setup on [Commercial Online](#). Refer to the [Business 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 Commercial 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.*

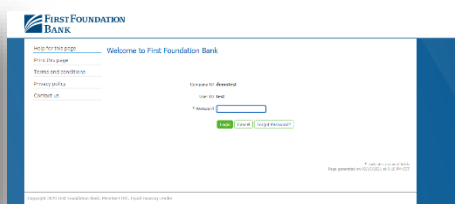
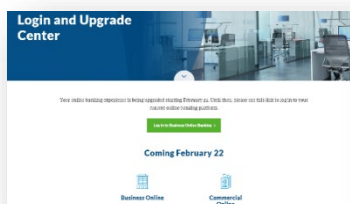
NOTE: *If you were previously using a physical token, also referred to as a key fob, to log in (pictured to the right), these are no longer compatible with Commercial Online. Please reference the FFB Apps and Security Software section of this guide for your new options.*



Logging In

Log in from firstfoundationinc.com, select Sign In, and then Commercial Online. Select Commercial Online to log in. Your browser will be redirected to:


1. firstfoundation.olbanking.com
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.

Register for Out Of Band Authorization

Create PIN

 Your PIN should be at least 6 characters and contain at least one letter and one number

* Temporary Password

* Enter PIN

* Confirm PIN

 Submit

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 **temporary password** is the one that was emailed to you and the same as you used on the previous step. Your **New PIN** Must Contain:

- 6 to 12 Digits
- 1 Letter
- 1 Number
- 1 Special Character

8. Setup Site Identification and enter a Verification Phrase. Click the submit button at the bottom of the page.

Register Site Identification

Verification Information

 Please choose a phrase and an image that are recognizable to you in order to verify the authenticity of FFB Commercial Online while authenticating

* Verification Phrase

Agriculture and Industry

Animals and Wildlife

Architecture

Business

Education

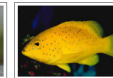
Food and Beverages

Nature

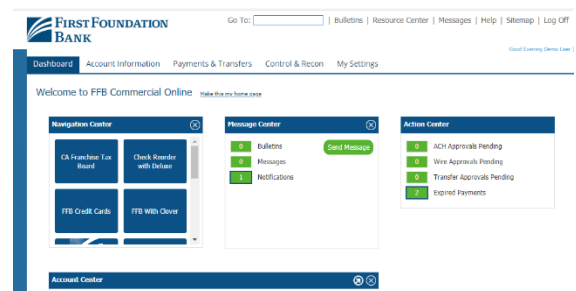
Science and Technology

Transportation

Travel











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



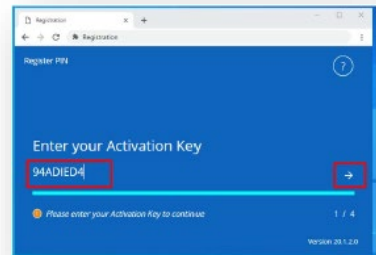
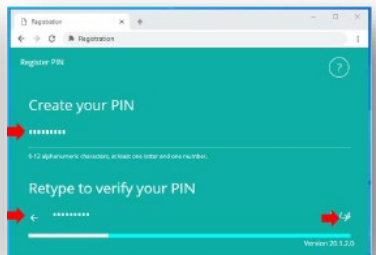
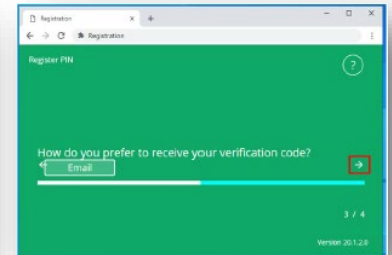
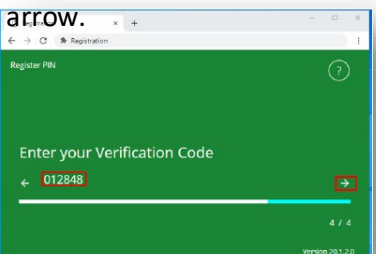
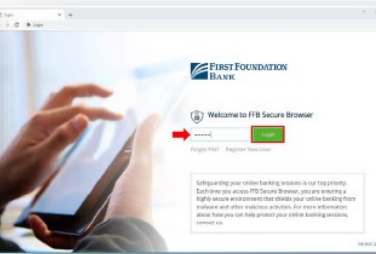
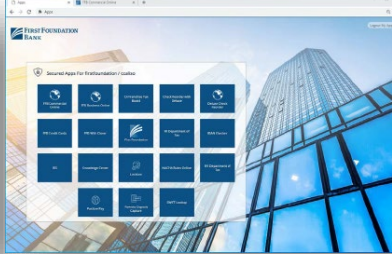
2. FFB Apps and Security Software Setup

You can choose among several software options to help protect your access to Commercial Online. Users who enter or approve Wires or ACH Originations and Administrators must use one of these options.

1. **Select and Install 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. On a PC or Mac, you need local admin rights to install.

Software Type	Benefits	How You Use It	Get the Software
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. Log in 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 Commercial Online login page.</p>
Mobile Token App	Take this app token wherever you take your mobile or tablet device. It generates a token code to use in your standard browser session.	<ol style="list-style-type: none"> 1. Log in with a commercial browser 2. Use your Mobile Token App code to approve transactions when prompted in your browser. 	 <p>Links:   Search: FFB Token</p>
Desktop Token	Installed locally on your computer. It generates a token code to use in your standard browser session.	<ol style="list-style-type: none"> 1. Log in with a commercial browser 2. Use your FFB Desktop Token code to approve transactions when prompted in your browser. 	 <p>Find the Desktop token download link on the Commercial 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 biometric login.	<ol style="list-style-type: none"> 1. Login with your Mobile App and PIN (or biometrics). 2. Approve transactions with your Mobile App PIN. 3. App dedicated to a single user, the phone owner. 	 <p>Links:   Search: FFB Business</p>

2. **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.
3. **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.

<p>4. Enter the 8-digit software activation key when prompted. It is NOT case sensitive. Select the arrow to proceed.</p> 	<p>5. Create your PIN: Create a 6-12 character PIN. This PIN is only for log in to this specific software setup.</p> 	<p>6. Get Verification Code: Select to receive your verification code by email or SMS. Then select the red arrow below.</p> 
<p>7. Enter Verification Code: It is a 6-digit number sent to the email or mobile on your online profile. Select the arrow.</p> 	<p>8. Login with PIN: You'll arrive at the login page. Enter your new 6-12 digit PIN.</p> 	<p>9. Select FFB Commercial Online: At the Secured App page, select FFB Commercial Online (globe icon).</p> 

10. **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.
11. **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.

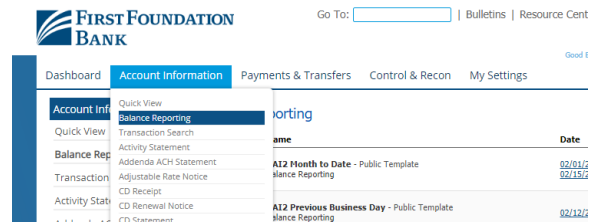
3. Upgrade Checklist

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 Wires, ACH, and Account Transfers:** Wires, ACH, and Account Transfers in the old system dated to occur after Friday, May 20 will be canceled. If you have a recurring model, that will also be canceled. You must reschedule them in Commercial Online.
2. **Wire and ACH Template Setup:** We will convert your Wire and ACH templates. Your history will be converted to payees and templates. Backup copies prior to the upgrade for reference.
3. **Security Software Setup:** Wire and ACH users need to download and install the Secure Browser, the mobile token, or desktop token app to initiate/approve transactions. Reference previous section of this guide. Please install your software on or before your upgrade date. Each user will receive their own software activation key via secure email (can be used five times, expires in three months) to activate their software beginning on Monday, May 23. Previous tokens are no longer compatible.
4. **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.
5. **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 Commercial 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.
6. **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 you will 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.
7. **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.
8. **Deadline to Complete Profile Changes:** Changes to templates, profiles, or settings made in the legacy system after 5 PM Eastern Time on the Wednesday, May 16 will not be converted to Commercial Online.
9. **Positive Pay:** Accounts and access will be converted. Outstanding issued checks will be converted into the new system. You will receive an alert over the weekend of May 20 of any pending exceptions. Complete exception processing by 3:30 PM ET on Monday, May 23 to avoid returned payments.

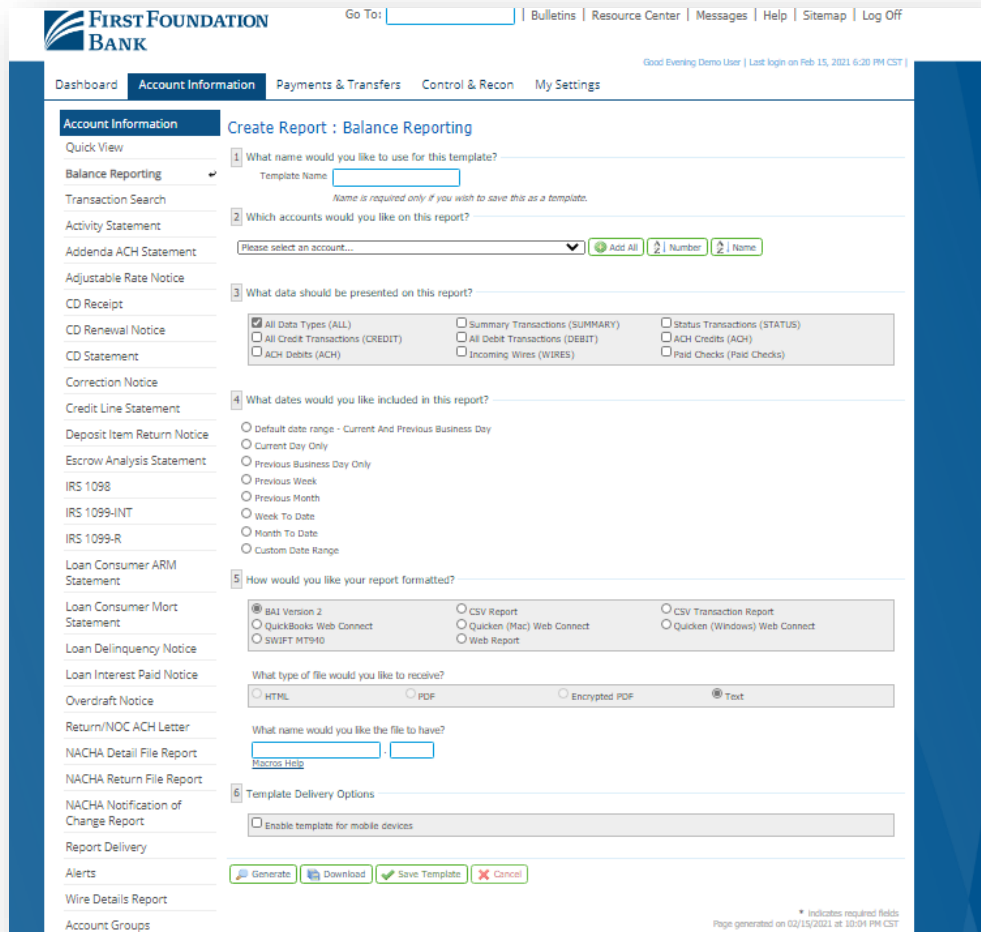
4. Balance Reporting

Balance Reporting lets you create reports detailing account activity and balances. Select [Account Information](#) then [Balance Reporting](#). In left menu, find transaction search, statements, notices, documents NACHA reporting, and more.



You can customize reports and save them as templates for reuse. Several Public Templates are available for your use.

1. **Template Name:** You can run an on-demand report or save it as a template for later use.
2. **Accounts:** Select the accounts to include in your report output.
3. **Data Types:** Reports can include transactions by [Debit](#), [Credit](#), [Summary Transactions](#) or [Status](#).
4. **Date Range:** Choose [Current Day](#), [Prior Day](#), or the [Date Range](#) that meets your reporting needs.
5. **Formats:** BAI2, CSV, Prior Day Detail, Prior Day Summary, QuickBooks, Quicken, and Web.
6. **File Types:** File output types include HTML, PDF, Encrypted PDF and Text.



First Foundation Bank | Go To: | Bulletins | Resource Center | Messages | Help | Sitemap | Log Off

Dashboard | **Account Information** | Payments & Transfers | Control & Recon | My Settings

Account Information

- Quick View
- Balance Reporting**
- Transaction Search
- Activity Statement
- Addenda ACH Statement
- Adjustable Rate Notice
- CD Receipt
- CD Renewal Notice
- CD Statement
- Correction Notice
- Credit Line Statement
- Deposit Item Return Notice
- Escrow Analysis Statement
- IRS 1098
- IRS 1099-INT
- IRS 1099-R
- Loan Consumer ARM Statement
- Loan Consumer Mort Statement
- Loan Delinquency Notice
- Loan Interest Paid Notice
- Overdraft Notice
- Return/NOC ACH Letter
- NACHA Detail File Report
- NACHA Return File Report
- NACHA Notification of Change Report
- Report Delivery
- Alerts
- Wire Details Report
- Account Groups

Create Report : Balance Reporting

1. What name would you like to use for this template?
Template Name:

Name is required only if you wish to save this as a template.

2. Which accounts would you like on this report?
Please select an account... 2 | Number 2 | Name

3. What data should be presented on this report?

<input checked="" type="checkbox"/> All Data Types (ALL)	<input type="checkbox"/> Summary Transactions (SUMMARY)	<input type="checkbox"/> Status Transactions (STATUS)
<input type="checkbox"/> All Credit Transactions (CREDIT)	<input type="checkbox"/> All Debit Transactions (DEBIT)	<input type="checkbox"/> ACH Credits (ACH)
<input type="checkbox"/> ACH Debits (ACH)	<input type="checkbox"/> Incoming Wires (WIRES)	<input type="checkbox"/> Paid Checks (Paid Checks)

4. What dates would you like included in this report?

☐ Default date range - Current And Previous Business Day
☐ Current Day Only
☐ Previous Business Day Only
☐ Previous Week
☐ Previous Month
☐ Week To Date
☐ Month To Date
☐ Custom Date Range

5. How would you like your report formatted?

<input checked="" type="radio"/> BAI Version 2	<input type="radio"/> CSV Report	<input type="radio"/> CSV Transaction Report
<input type="radio"/> QuickBooks Web Connect	<input type="radio"/> Quicken (Mac) Web Connect	<input type="radio"/> Quicken (Windows) Web Connect
<input type="radio"/> SWIFT MT940	<input type="radio"/> Web Report	

What type of file would you like to receive?
☐ HTML ☐ PDF ☐ Encrypted PDF ☒ Text

What name would you like the file to have?
 [Macros Help](#)

6. Template Delivery Options
☐ Enable template for mobile devices

* Indicates required fields
Page generated on 02/15/2021 at 10:04 PM CST

5. 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. Alternatively, log in to Commercial Online to download your data file to your computer, 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 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* or QuickBooksOnline*	First Florida Integrity Bank	First Foundation Commercial Online

If you are using another third-party financial software not listed above and you are automatically downloading account information with your login credentials, there may 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

Note: If you are using Quicken or Mint.com* to automatically aggregate your transactions, that function will no longer be supported with Commercial Online. Transactions must be downloaded from Commercial Online in the Balance Reporting module. This function is only supported with Business Online. Contact the bank to setup additional access to accommodate.*

6. Alerts and Subscriptions

Alerts

Alerts are notifications that include information that users setup so they receive get 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.

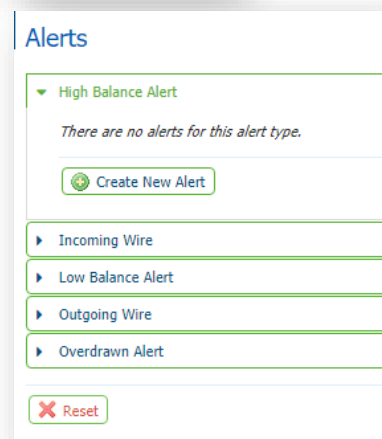
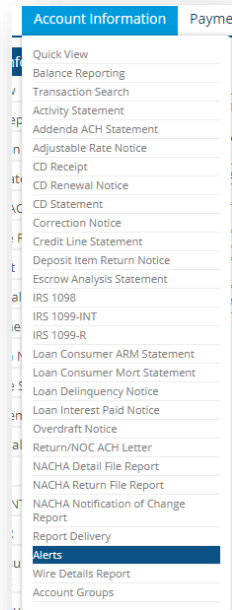
There are up to five types of Alerts available:

1. High Balance Alert
2. Incoming Wire Alert
3. Low Balance Alert
4. Outgoing Wire Alert
5. Overdrawn Alert

To set an alert, select the [Create New Alert](#) button.

Each Alert will display the name of the alert and the data type that triggers the alert e.g. Balance. You will enter

1. **Amount:** A threshold rule will display for the Amount, e.g. Less Than, More Than, etc. Enter the amount of the threshold.
2. **Accounts:** Displays the accounts eligible to receive the Alert message. Select the [Add All](#) to create the alert for all your accounts.
3. **Channels:** You can receive your alert via email in HTML, PDF, or plain text format. Select SMS to receive the alert via SMS text to your mobile device.
4. **Save:** Select the [Save](#) button. [Edit](#) or [Cancel](#) your alerts as needed.



Create New Alert

Alert Name

Alert Name

* Data Type

Balance

* Amount

\$0

* Accounts

Select Accounts...

Add All

* Channels

Channel	HTML	PDF	Encrypted PDF	Text
<input checked="" type="checkbox"/> EMAIL	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input checked="" type="checkbox"/> SMS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Save

Cancel

Help

Subscriptions

Subscriptions are notifications or reports with information about events that you or your administrator select for you to receive via email or SMS text message. Find the [Subscriptions](#) link in the [My Settings](#) menu.

Please review the Subscriptions available below. This is where you could setup important [email](#) or [SMS](#) notices such as a [Payments Approver Notification](#) that can make you aware that a payment is pending approval. Subscription formats are generally available in [HTML](#) format.

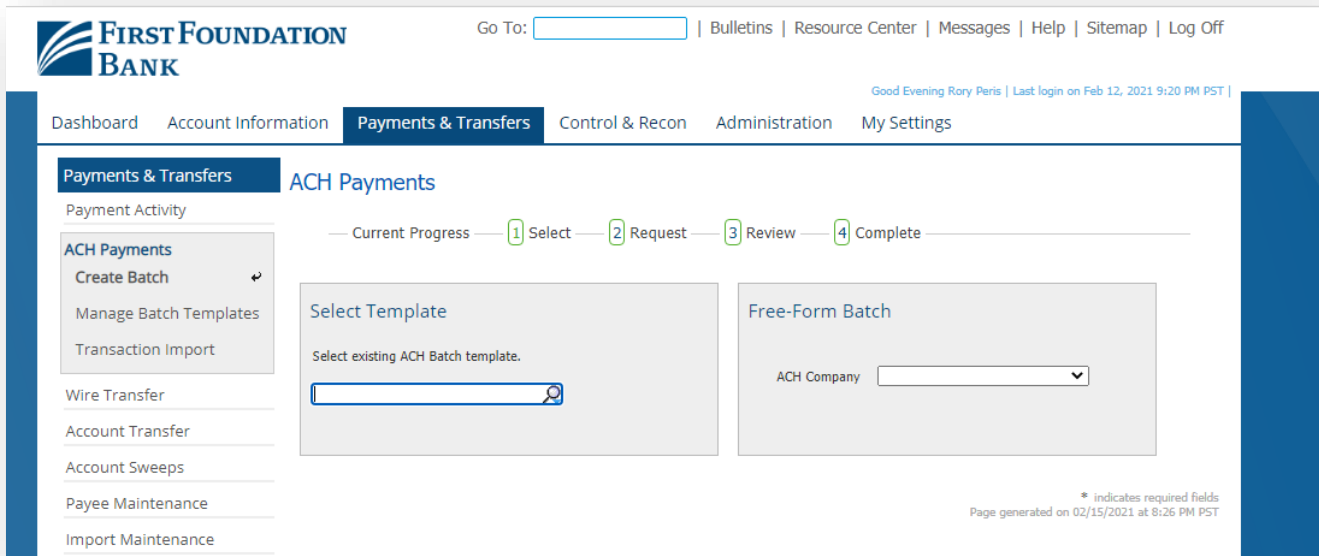
Subscriptions

▶ Account Transfer Items End of Day Notification	✓
▶ Account Transfer Status Change Digest	
▶ Account Transfer Status Change Notification	✓
▶ ACH Payment Items End of Day Notification	✓
▶ ACH Payment Status Change Digest	
▶ ACH Payment Status Change Notification	✓
▶ File Load Failed Validation	
▶ File Load Successful Validation	
▶ File Vault Notice	
▶ Out Of Band Authorization	✓
▶ Payments Approver Notification	✓
▶ Secure Messaging Reply Received	✓
▶ Stop Request Status Change Notification	
▶ User Lockout Report	✓
▶ User Password Change Report	✓
▶ User Profile Change Report	✓
▶ User Unlock Report	✓
▶ Wire Transfer Items End of Day Notification	✓
▶ Wire Transfer Status Change Digest	
▶ Wire Transfer Status Change Notification	✓

✓ Save
✗ Reset

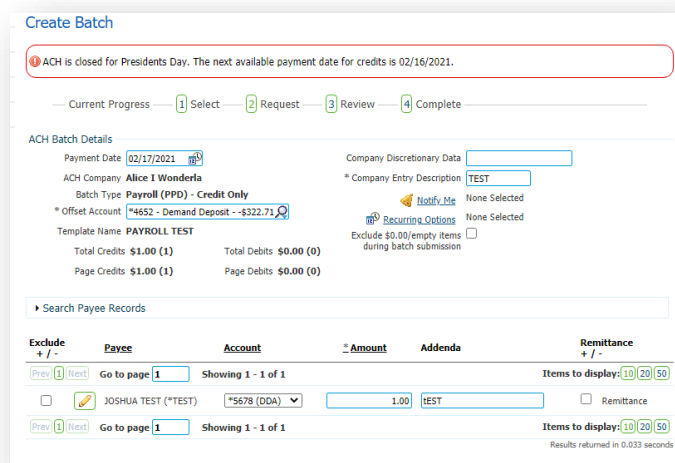
7. ACH Payments

Entitled users can create ACH batches in the [Select Template](#) section, in the [Free-Form Batch](#) section, or by selecting [Transaction Import](#) in the left navigation. Templates can help you ensure accuracy and reduce entry time by reducing the need to re-enter ACH information. Transaction Import allows you to upload a file of payments created by your company's accounting system or other software. Choose your entry option.



ACH Entry

[Select Template](#): Enter a portion of the template name, and your available templates will display. To create a new template, select [Manage Batch Templates](#) in the left navigation. When a template is selected, the template displays and allows you to enter certain fields not locked by the template. You will enter the Payment Date, Company Entry Description (helps to identify the batch), select an [Account](#) you setup for the payee, the [Amount](#), and any [Addenda](#) or [Remittance](#) data.



Free-Form Batch: To create a free-form batch, select the [ACH Company](#), then select [Debit](#) or [Credit](#), then select batch type:

Free-Form Batch

ACH Company

Debit Credit

Batch Type

Free-Form Batch

ACH Company

Debit Credit

Batch Type

Once the batch type is selected, you will enter needed information. The [Payment Date](#), the [Company Entry Description](#) (helps to identify the batch), and choose [Save as Template](#) if it would be helpful for you to use this template again. Type the name of each [Payee](#), and select from the list of matching payees that will display. Select the payee's [Account](#) you wish to credit or debit. Enter the [Amount](#), and provide any [Addenda](#) or [Remittance](#) data needed.

Create Batch

ACH is closed for Presidents Day. The next available payment date for credits is 02/16/2021.

ACH Batch Draft has autosaved as of Feb 15, 2021 8:39:12 PM PST. Request Batch has been enabled.

Current Progress: 1 Select 2 Request 3 Review 4 Complete

ACH Batch Details

Payment Date

ACH Company

Batch Type

* Offset Account

Save as Template ☒

* Template Name

Total Credits \$5.00 (1) Total Debits \$0.00 (0)

Page Credits \$5.00 (1) Page Debits \$0.00 (0)

Company Discretionary Data

* Company Entry Description

☒ [Notify Me](#) None Selected

☐ Exclude \$0.00/empty items during batch submission

No Results

Payee	Account	* Amount	Addenda	Remittance + / -
<input checked="" type="checkbox"/> <input type="text" value="Luke Skywalker"/>	<input type="text" value="4660 (DDA)"/>	<input type="text" value="5.00"/>	<input type="text" value="Addenda"/>	<input checked="" type="checkbox"/> Add Remittance

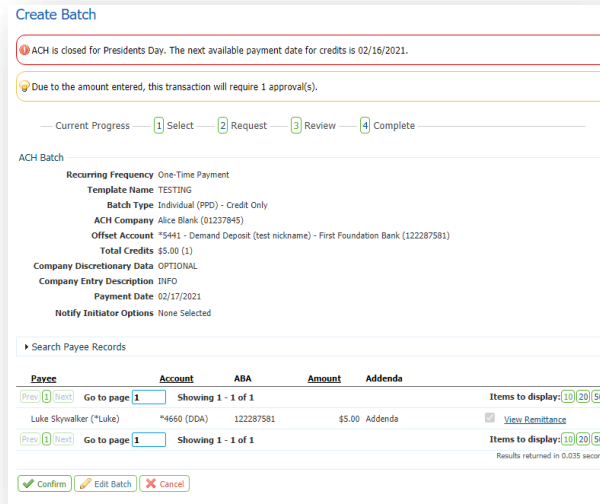
Create Payee: Select the [Create New Payee](#) button at the bottom of the batch if you need to add a payee for your Free-Form ACH. You will be prompted to provide the [Payee Name](#), a [Payee ID](#) (e.g. a nickname, employee ID#), [Payee Type](#) (Individual or Business), [Account Name](#), [Beneficiary ID Type](#) (usually account number), [Account Number](#), [Bank ID](#) (usually ABA number), [Bank Name](#), and [Account Type](#). Select [Save Account](#), then click [Save](#) at the bottom of the screen to save the payee. To [Edit](#) a Payee, select the yellow pencil. The red X next to a payee lets you [Delete](#) that payment from the batch.

Select [Request Batch](#) when you have entered all the necessary information.

Create Your ACH Batch

Your batch will display. You can select [Edit Batch](#), [Cancel](#) or [Confirm](#). Take the following steps to complete the entry of your ACH Batch.

1. Review the information entered for accuracy, especially the payee / beneficiary information.



Create Batch

ACH is closed for Presidents Day. The next available payment date for credits is 02/16/2021.

Due to the amount entered, this transaction will require 1 approval(s).

Current Progress: 1 Select 2 Request 3 Review 4 Complete

ACH Batch

Recurring Frequency: One-Time Payment
 Template Name: TESTING
 Batch Type: Individual (PPD) - Credit Only
 ACH Company: Alice Blank (01237845)
 Offset Account: *5441 - Demand Deposit (test nickname) - First Foundation Bank (122287581)
 Total Credits: \$5.00 (1)
 Company Discretionary Data: OPTIONAL
 Company Entry Description: INFO
 Payment Date: 02/17/2021
 Notify Initiator Options: None Selected

Search Payee Records

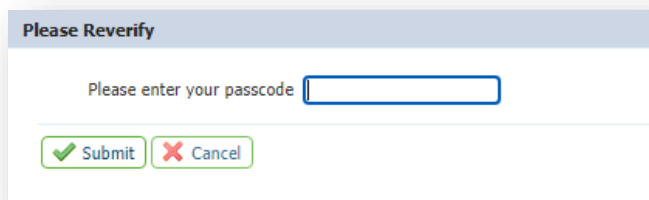
Payee	Account	ABA	Amount	Addenda
Prev: 1 Next: Go to page 1 Showing 1 - 1 of 1	Luke Skywalker (*Luke)	*4660 (DDA)	122287581	\$5.00 Addenda
Prev: 1 Next: Go to page 1 Showing 1 - 1 of 1				

Items to display: 10 (20) (50) View Remittance

Results returned in 0.035 seconds

Confirm Edit Batch Cancel

2. When ready, select [Confirm](#).
3. You will be prompted to [Re-verify](#) your transaction. See below. If you are using a [commercial browser](#), approve it with the passcode number provided in the [Mobile Token](#) or [Desktop Token](#) software. If you are using the [Secure Browser](#), you may use [Out-Of-Band Authentication](#) (requires setup in My Settings>>My Profile>>Credentials) in addition to the 2 tokens.




Please Reverify

Please enter your passcode

Submit Cancel

4. If your transaction requires an additional approver, you will see a message.



Due to the amount entered, this transaction will require 1 approval(s)

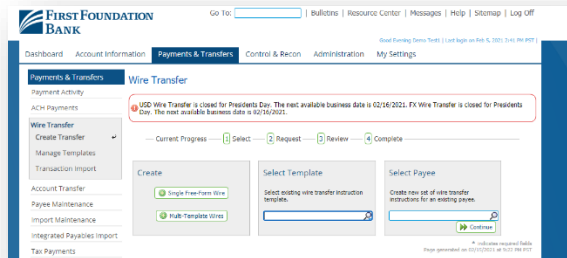
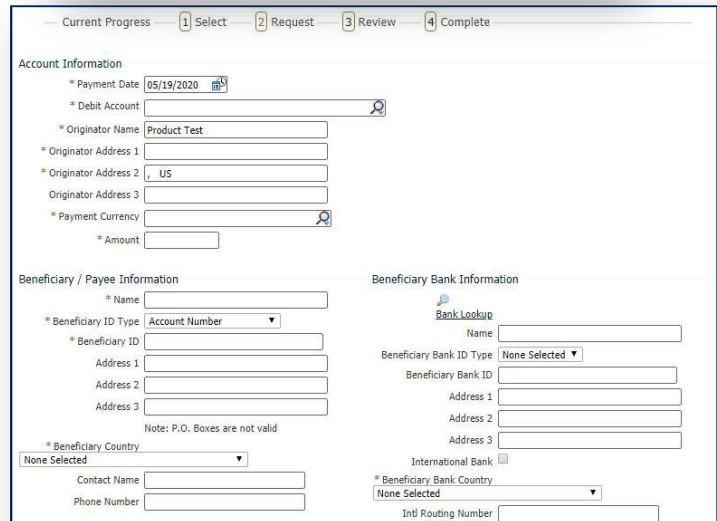
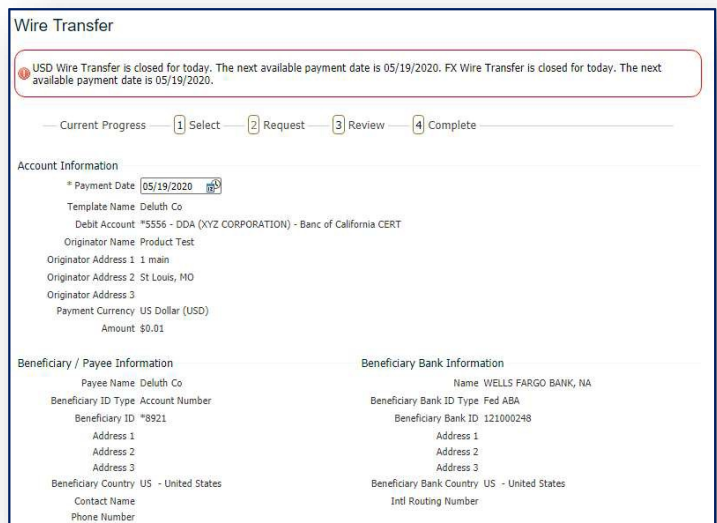
This means **approval is required** by another user. Please refer to the [Wire and ACH Transaction Approval](#) section of this document. Select [Payment Activity](#) and view the [Current Activity](#) or [Future Payments](#) links in the left navigation to find the status of your payment.

8. Wire Origination

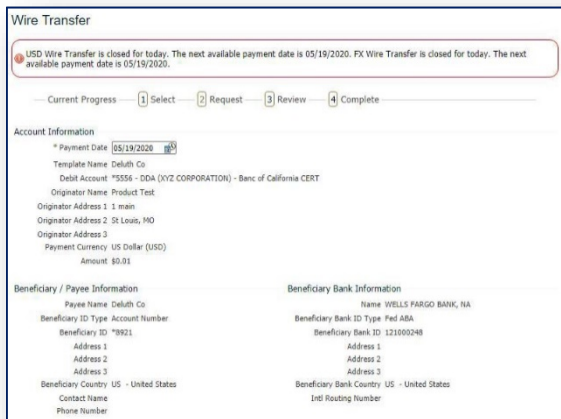
Wires may be initiated as a free form entry, from an existing repetitive template, or from an existing payee who will be the wire beneficiary.

Wire Entry Options:

1. **Free-Form:** In the Create box, select the **Single Free-Form Wire** button. Enter the information in the required (*) fields and any additional fields needed to route the transaction.
2. **Select Template:** To view your templates, place your cursor in the field, and a dropdown will appear. Select the Template you wish to use. Note that Templates are available if you have saved a Free Form wire as a Template, if you selected Manage Templates to create a template, or if someone else has saved a wire template for your company. There are two types of templates. For a Repetitive Template, all fields except the payment date, notify me options, and recurring transfer options are predefined and locked. For a Semi-Repetitive Template, all fields which are required to create a template have been locked. Other fields which were not saved with the template but which are necessary to complete the wire will be blank, allowing you to input values. The above example is for a Repetitive Template and most of the fields cannot be changed.

3. **Select Payee:** To view your payees, enter the payee name and your existing payees will appear. When you send a wire by selecting a Payee, all the beneficiary information available for the selected payee will be populated. You can customize the date, account, originator information, currency and the amount.



Wire Transfer

USD Wire Transfer is closed for today. The next available payment date is 05/19/2020. FX Wire Transfer is closed for today. The next available payment date is 05/19/2020.

Current Progress: 1 Select 2 Request 3 Review 4 Complete

Account Information

* Payment Date: 05/19/2020

Template Name: Deluth Co

Debit Account: *5555 - DDA (XYZ CORPORATION) - Banc of California CERT

Originator Name: Product Test

Originator Address 1: 1 main

Originator Address 2: St Louis, MO

Originator Address 3:

Payment Currency: US Dollar (USD)

Amount: \$0.01

Beneficiary / Payee Information

Payee Name: Deluth Co

Beneficiary ID Type: Account Number

Beneficiary ID: *9821

Address 1:

Address 2:

Address 3:

Beneficiary Country: US - United States

Contact Name:

Phone Number:

Beneficiary Bank Information

Name: WELLS FARGO BANK, NA

Beneficiary Bank ID Type: Fed ABA

Beneficiary Bank ID: 121000248

Address 1:

Address 2:

Address 3:

Beneficiary Bank Country: US - United States

Int'l Routing Number:

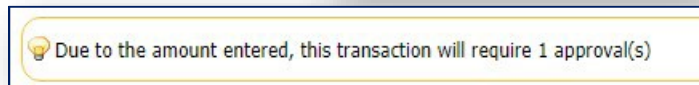
Wire Completion:

Take the following steps to complete the entry of your wire.

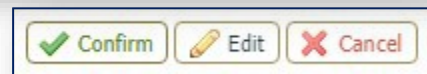
1. Review the information entered for accuracy, especially the payee / beneficiary information.
2. When you are ready, select **Request Transfer** at the bottom of the page.
3. If your Wire requires an additional approver, you will see this message.
4. When you are ready, select **Confirm**.



Request Transfer Cancel

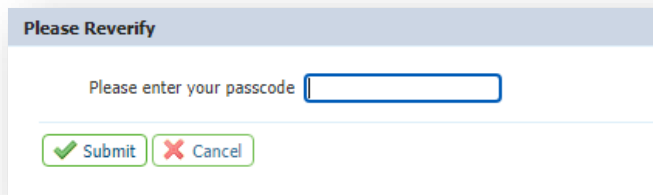


Due to the amount entered, this transaction will require 1 approval(s)



Confirm Edit Cancel

You will be prompted to **Re-verify** your transaction. See below. If you are using a **commercial browser**, approve it with the passcode number provided in the **Mobile Token or Desktop Token** software. If you are using the **Secure Browser**, you may use **Out-Of-Band Authentication** (requires setup in My Settings>>My Profile>>Credentials) in addition to the 2 tokens.



Please Reverify

Please enter your passcode

Submit Cancel

Be sure to notify your wire approver to take action, if needed. See the section or document titled, **Wire and ACH Transaction Approval**. To check your wire status, go to **Payment Activity** and view the **Current Activity** or **Future Payments** links in the left navigation.

9. Wire and ACH Transaction Approval

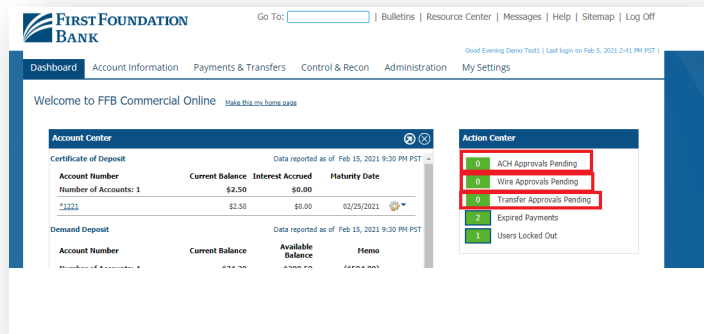
Security token software and a second user are usually needed to Approve Wires and ACH transactions.

Approval:

Wires and ACH transactions **must be Approved, or they will not be sent**. After a transaction is successfully **Approved**, make sure the status is **Completed** or **Processed**. If your company has opted out of the dual approval requirement with the bank, this step is not required.

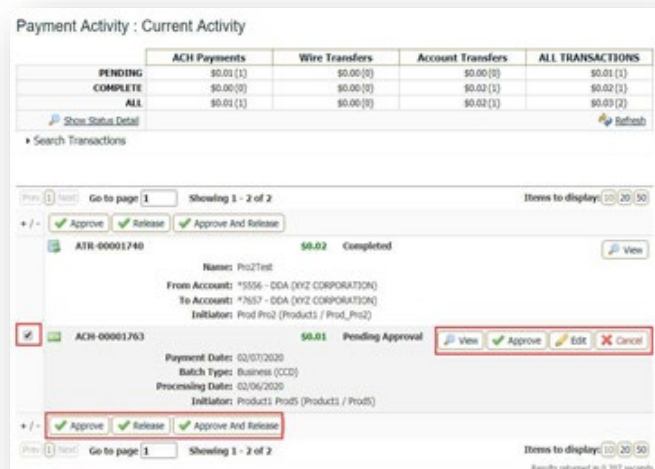
Find Wires or ACH Approvals

Pending: The number of pending transactions will display in your Action Center when you sign on to Commercial Online. Click the items with 1 or more pending transactions to approve.



Payment Activity: The link will take you to the Payments & Transfers section in Current Activity. You can also select **Payments & Transfers** and on the **Current Activity** page, scroll down the page to see your transactions.

Approve: Select **Approve** for transactions individually or select the checkbox to the right of each transaction and select the **Approve** button for the entire section. If you entered the transaction, you will not have an option to approve it. Another user must approve it.



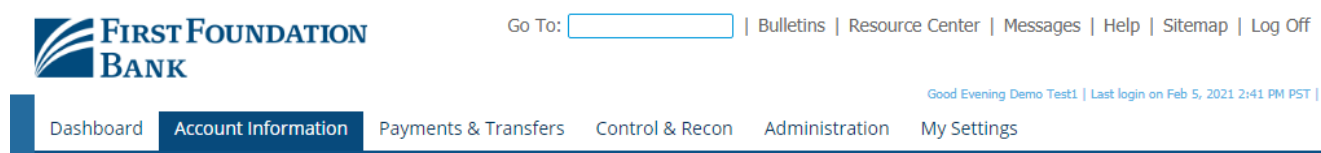
For more information about ACH and Wire Payments, please reference the ACH User Guide and the Wire User Guide located on the [Merger Site](#). These guides can also be found in the File Vault, found under My Settings.

10. Menus, Site Map, and Features

Banner Menu

This menu offers access to functions based upon your company's product set and the service provided to you as a user. Depending on your user access, links may include: [Dashboard](#), [Account Information](#), [Payments & Transfers](#), [Stop Payments](#), [Administration](#), and [My Settings](#).

See the links at the very top of the page. [Go To](#) lets you search by topic. The [Resource Center](#) provides you with informational links or documents. [Messages](#) allows you to send or receive information or documents from the Bank. [Help](#) has topics specific to each page. The [Sitemap](#) details everything you have access to in the service. [Log Off](#) when you're done.



Features Overview

DASHBOARD

- [Account Center](#) – Displays Accounts, Balances, and links to Account Details, Search, Transfers, and Export Report
- [Action Center](#) – Displays important items like approvals pending for ACH, Wires, and Transfers, Expired transaction, and Users Locked out.
- [Access Center](#) – Links to [Lockbox](#), [Positive Pay](#), [Remote Deposit Capture](#), and [Bill Pay](#).
- [Message Center](#) – Links for you to send a secure message or file to First Foundation Bank.

ACCOUNT INFORMATION

- [Quick View](#) – Shows account balances and allows you to link to account details.
- [Balance Reporting](#), [NACHA Reporting](#), and [Wire Details Report](#) allow you to create reports in multiple formats, dates, save report templates, and have reports delivered automatically.

Balance Reporting	NACHA Return Report
NACHA Detail Report	NACHA Notification of Change Report
Wire Details Report	Report Delivery

- [Transaction Search](#) – Search for transactions by account number, check, date, amount, debit or credit.
- Various [Documents](#) dependent on your account types. Can be viewed by account number and date. Examples include (but not limited to):

Account Statement	Detailed Billing Statement	Analysis Statement
CD Maturity Statement	1099's	Notices

- [Alerts](#) – Sign up to receive alerts for high or low account balances, overdrafts, and incoming or outgoing wires.
- [Account Groups](#) – Allows you to create groups of accounts for ease of navigation.

PAYMENTS & TRANSFERS

Payment Activity

- [Current Activity](#) – Provides an overview of originated transactions: Wires, ACH, and Account Transfers. Lookup payments or transfers by type, number, name, amount, status, entry method, file name, payee, and recurring status. Lists pending and expired transactions which can be viewed, edited, and canceled.
- [Future Payments](#) – Provides a calendar view of scheduled and recurring transactions with links to transactions and details. Filter by transaction type, entry method, recurring status, instruction type or Import File name.
- [Payment History](#) – Lookup payments or transfers by type, process or payment date, number, name, amount, status, entry method, recurring status and import file name. Print or Export transactions.
- [Recurring Transfers](#) – Search recurring transfers by type, Name, Amount and Status.

ACH Origination

- [Create Batch](#) – Select an existing batch template or create a free form debit or credit batch.
- [Manage Batch Templates](#) – Create a Template or search for templates.
- [Transaction Import](#) – Import an ACH origination file by creating a file map to import the file data.

Wire Transfer

- [Create Transfer](#) – Create a single free form or multi-template wire, or select a template, or select a payee to initiate a wire.
- [Manage Templates](#) – Create a Template or search for templates.
- [Transaction Import](#) – Import a Wire origination file by creating a file map to import the file data.

Account Transfer

- [Create Transfer](#) – Create a transfer between your accounts at the Bank and set recurring rules.
- [Transaction Import](#) – Import a transfer origination file by creating a file map to import the file data.

Additional Payments and Transfer Functions

- [Payee Maintenance](#) – Add a payee including their account information to use for Wires or ACH.
- [Import Maintenance](#) – Import a Wire and ACH origination file by creating a file map to import data.
- [Integrated Payables](#) – Create a file map to import Wire, ACH, and Transfer transaction data.
- [Tax Payments](#) – ACH tax payment capabilities to make free form or template payments.
- [Mobile Deposits](#) – Search by transaction number, account, date, user, and status.
- [Remote Deposit Capture](#) – RDCService, if permitted.

CONTROL & RECON

Stop Payments

- [Request Stop Payment](#) – Enter stops by account, check number, check number range, etc.
- [Stop Payment Activity](#) – Search for a stop payment orders, review them, and edit them.

Positive Pay (if entitled)

ADMINISTRATION

Administration

Functions are only available to administrators for the service capabilities that the company has established.

> Company Details

- [Accounts](#) – View Account List, Search / Filter Accounts, and edit Account Description
- [Services](#) - View List of Services
- [Payments](#) – Edit payments settings including ACH, Wire, Transfers, Integrated Payables, and Mobile Deposits. Administrators can manage dollar and transaction limits, accounts available to the service, FX for wires, wire template fields, etc.
- [Actions](#) – Includes Add User; FTP Pickup and Delivery Settings e.g. SFTP Keys, SSL Certs, etc.

> Users

Lists Users at company

- [User Names](#) (click to expand)
 - [User Details](#) – Shows key user info
 - [Services](#) – Lists all services available to the user
 - [Yellow Pencil](#) – Edit Service Preferences
 - [Green Briefcase](#) – Edit Accounts for the Service
 - [Red X](#) – Removes service for that User
- [Actions](#) Button Dropdown Selections:
 - [Edit User](#) – Edit name, Enable Date, Email, Phone, SMS, SMS notification times, View and Reset Software Activation Key
 - [Reset Password](#) – Send temporary password to User's Email or Mobile Number
 - [Services](#) – Displays services available to user. Select checkbox to add or remove service.
 - [Payments](#)
 - Manage this User's access to ACH, Wires, Account Transfers, Integrated Payables, Payee Maintenance, Import Maintenance, Stop Payments, and Mobile Deposits.
 - User Access Controls Can be Added of Limited.
 - Options include: Types of transactions e.g. Debits and/or Credits, Payment File Import Options, Ability to Add Payees, Set Template Restrictions, Transaction Limits, Approval Requirements, ACH SEC Codes, Template Maintenance Capabilities, File Import Map Maintenance, Batch Approval, ACH Company Settings, Activity Audit, Account Access, Wire FX, etc.
 - [Resend](#) – Review User Activities, View Reports, Send Report Info
 - [Clone User](#) – Creates a new user by copying another existing user at the company.
 - [Copy Service](#) – Copies the services available to another user to this user.
 - [Delete User](#) – Removes user from the system.
 - [Deactivate User](#) – Disables user access. Preserves User on reports. Permits reactivation.
 - [Subscriptions](#) – Setup and manage subscriptions which are alerts that are delivered to the user when an event occurs. See Subscriptions.

Audit Service

- [Search](#) – Search for actions performed by users at the company. Search is available by date and time range; company, user, account, and service maintenance; login activity; and transactions.
- [Result Display](#) – Displays all actions matching the search with details on each item including user, item changed, and login and session details.

My Settings

Functions are available to administrators when designated by the company.

- [My Profile](#) – Edit name, Enable Date, Email, Phone, SMS, SMS notification window, View and Reset Software Activation Key
- [My History](#) – Allows you to review your recent activity
- [Secure Messaging](#) – Send or receive messages and documents to or from the Bank.
- [Subscriptions](#) – Enables you to receive reports and notices of those reports when an event occurs.
- [File Vault](#) – Download or Post documents to exchange them with the Bank, within your company, or to store for yourself within your user access.
- [FFB File Share](#) – Downloads this software, same as the link on the login page. Requires an SFTP engagement with the bank (costs associated).
- [FFB Secure Browser](#) – Downloads this software, same as the link on the login page.
- [FFB Desktop Token Client](#) – Downloads this software, same as the link on the login page.

We are here to help!

Visit the [Merger Site](#) or contact us at 888-405-4332 or
OnlineBanking@ff-inc.com for additional support.