

Welcome to First Foundation Bank's Commercial Online Banking.

This guide will provide initial login instructions along with steps on how to receive your One-Time Passcodes via SMS text message.

Please reference welcome emails for login credentials and links to your login page.

[Click here for initial login](#)

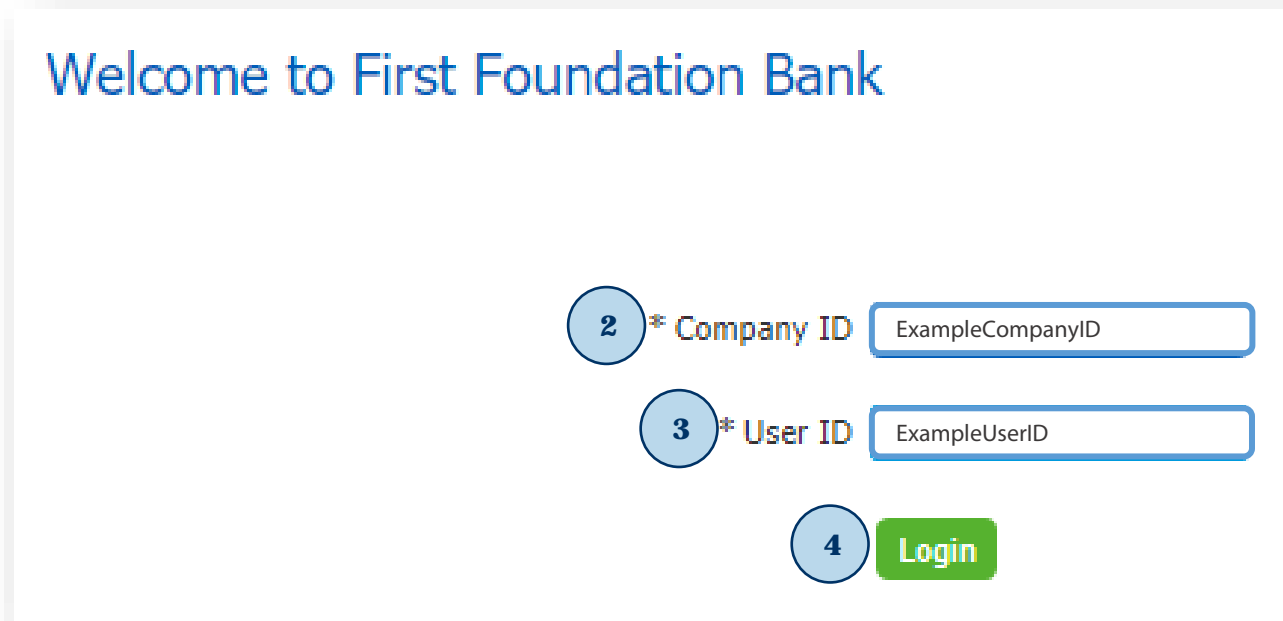
[Click here to update One-Time Passcodes Method to SMS Text Message](#)

[Click here to login using One-Time Passcode](#)

Initial login for Commercial Online

To login to First Foundation Bank, please follow the steps below:

1. Go to the website <https://firstfoundation.olbanking.com> (please bookmark this site)
2. Enter your **Company ID**
3. Enter your **User ID**
4. Click on **Login**



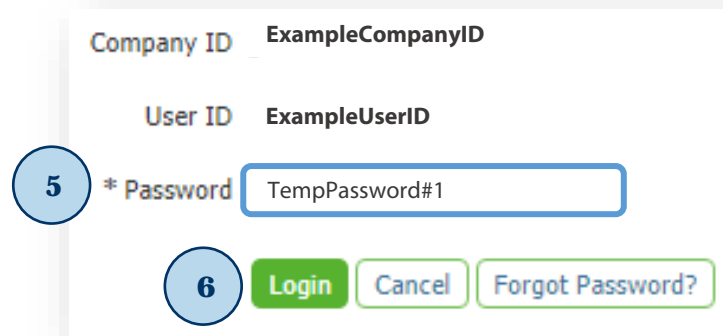
2 * Company ID

3 * User ID

4

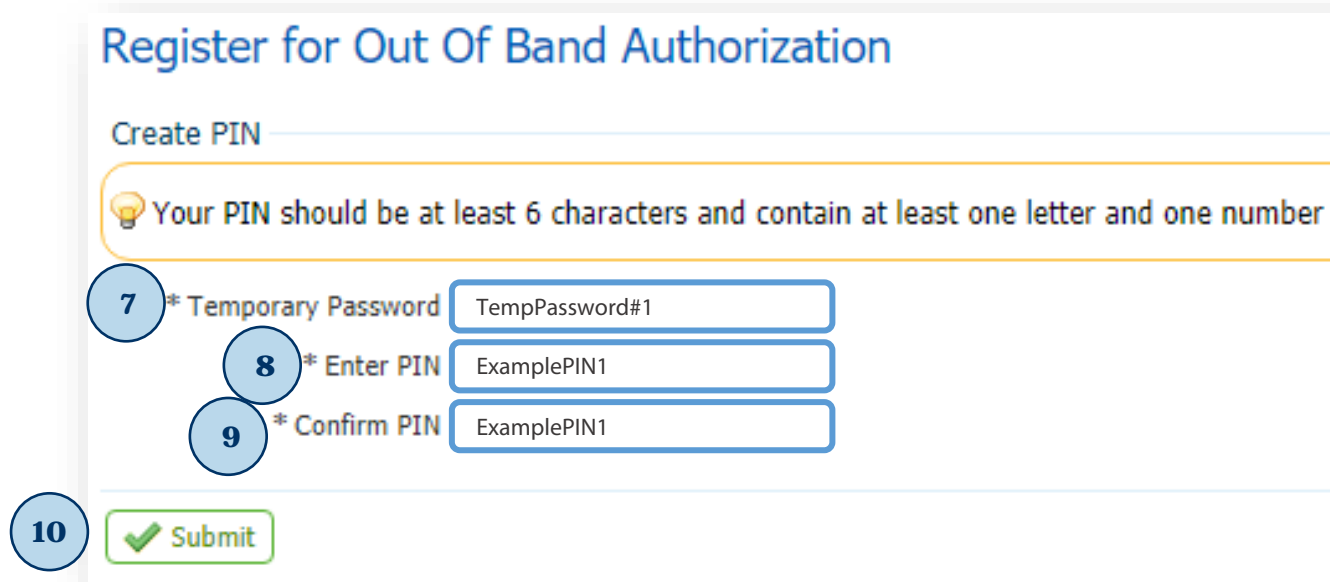
The screenshot shows a login interface with the heading "Welcome to First Foundation Bank". Below the heading are three elements: a text input field for "Company ID" with a blue circle containing the number "2" and an asterisk to its left; a text input field for "User ID" with a blue circle containing the number "3" and an asterisk to its left; and a green "Login" button with a blue circle containing the number "4" to its left.

5. Enter your **Temporary Password**
6. Click on **Login**



A screenshot of a login form. At the top, it shows 'Company ID' with the value 'ExampleCompanyID' and 'User ID' with the value 'ExampleUserID'. Below these is a field for '* Password' containing 'TempPassword#1'. At the bottom, there are three buttons: 'Login' (highlighted in green), 'Cancel', and 'Forgot Password?'. A blue circle with the number '5' points to the password field, and another blue circle with the number '6' points to the 'Login' button.


7. Enter your **Temporary Password**
8. Create **New PIN**
9. Re-enter (confirm) **PIN**
10. Click on **Submit**



A screenshot of a form titled 'Register for Out Of Band Authorization'. Under the heading 'Create PIN', there is a yellow warning box with a lightbulb icon that says 'Your PIN should be at least 6 characters and contain at least one letter and one number'. Below this are three input fields: '* Temporary Password' (containing 'TempPassword#1'), '* Enter PIN' (containing 'ExamplePIN1'), and '* Confirm PIN' (containing 'ExamplePIN1'). At the bottom left, there is a green 'Submit' button with a checkmark icon. Blue circles with numbers 7, 8, 9, and 10 point to the respective fields and the submit button.

11. Create your **Verification Phrase**
12. Select an **Image (more options available on the left)**
13. Click on **Submit**

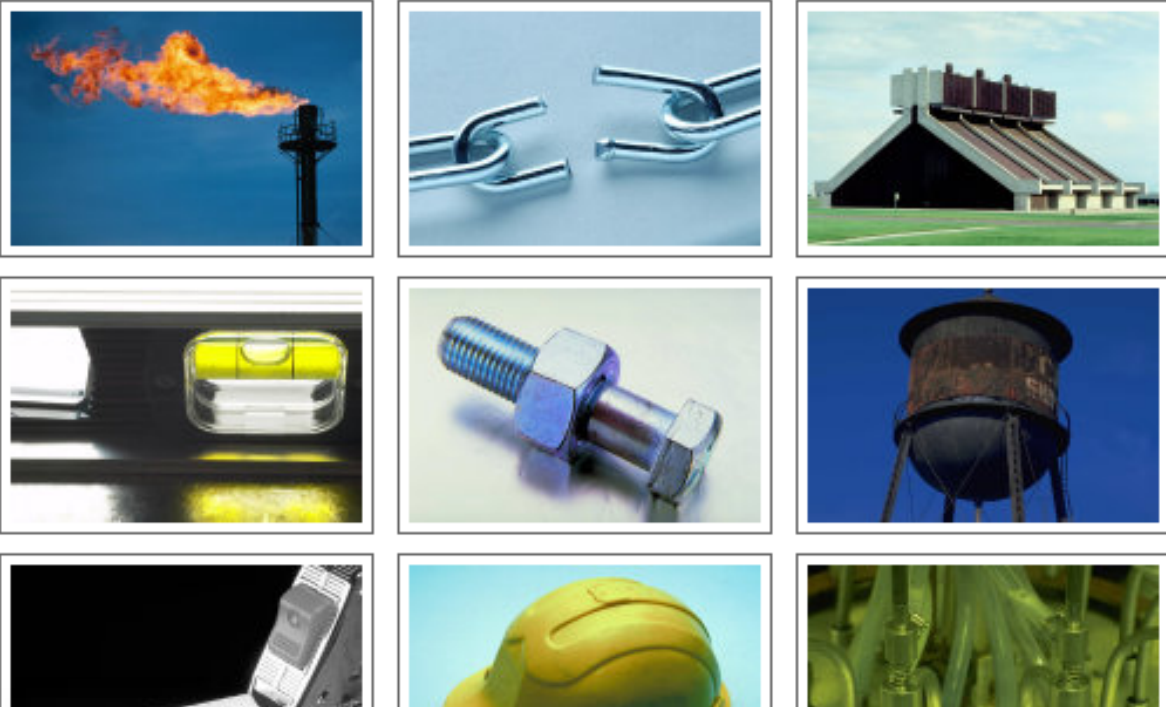
Verification Information

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

11 * Verification Phrase

12

- Agriculture and Industry
- Animals and Wildlife
- Architecture
- Business
- Education
- Food and Beverages
- Nature
- Science and Technology
- Transportation
- Travel

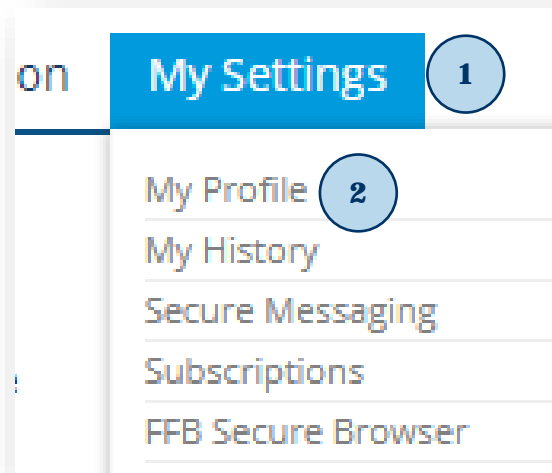


13 Submit

Update One-Time Passcode method to SMS (optional)

To update how you receive your one-time passcode method to SMS, please follow the steps below:

1. After you have logged in click on **My Settings**
2. Click on **My Profile**



3. In **Contact Information** section click on **Enable SMS Messages**
4. Click on **Terms and Conditions**
5. Enter your **Mobile Phone Number**
6. Click on **Save**

The screenshot shows a form titled "Enable SMS Messages" with several sections and controls:

- 3**: A checkbox labeled "Enable SMS Messages" is located at the top left of the form.
- 4**: A checkbox labeled "Terms and Conditions" is located below the first checkbox. To its right is the text "By clicking here, I agree to the [Terms and Conditions](#)."
- 5**: A text input field labeled "Message Enabled Cell Phone Number" contains the value "8884054332". To its right is a "Test" button.
- 6**: At the bottom left of the form are two buttons: "Save" (with a green checkmark icon) and "Reset" (with a red X icon).

Below the "Terms and Conditions" checkbox, there is a text box containing the following information:

FFB Commercial Online
To opt-out at any time, send **STOP** to 99453. To receive more information, send **HELP** to 99453.

Message and Data Rates May Apply. Number of Messages Varies Per User. Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance.

Tier One Carriers: AT&T, Verizon, T-Mobile ®, Sprint, Metro PCS ®, U.S. Cellular ®

To Contact Support: Online Banking Support

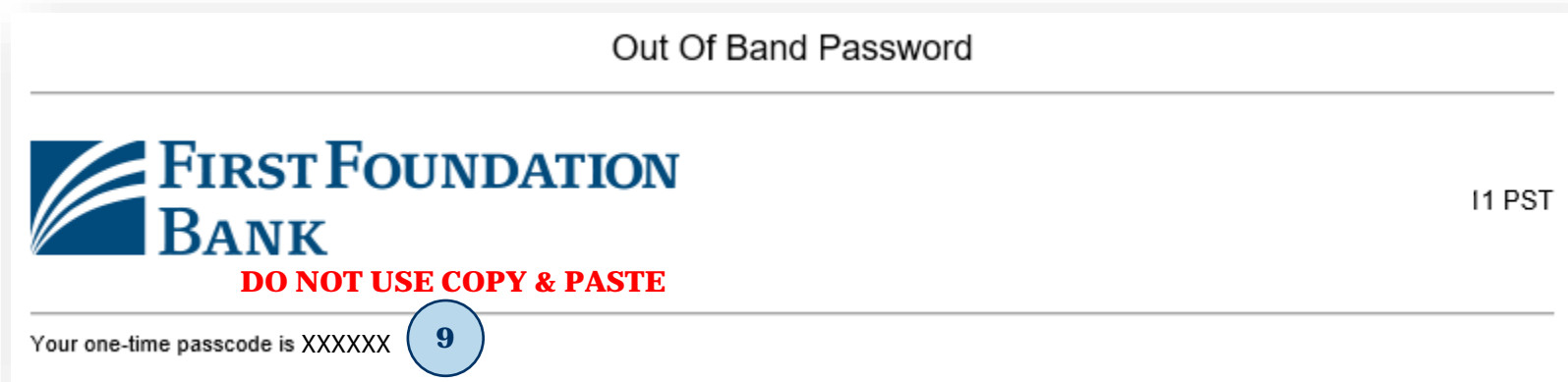
7. Enter your **PIN**
8. Click on **Generate**

Please Reverify

7 Please enter your PIN

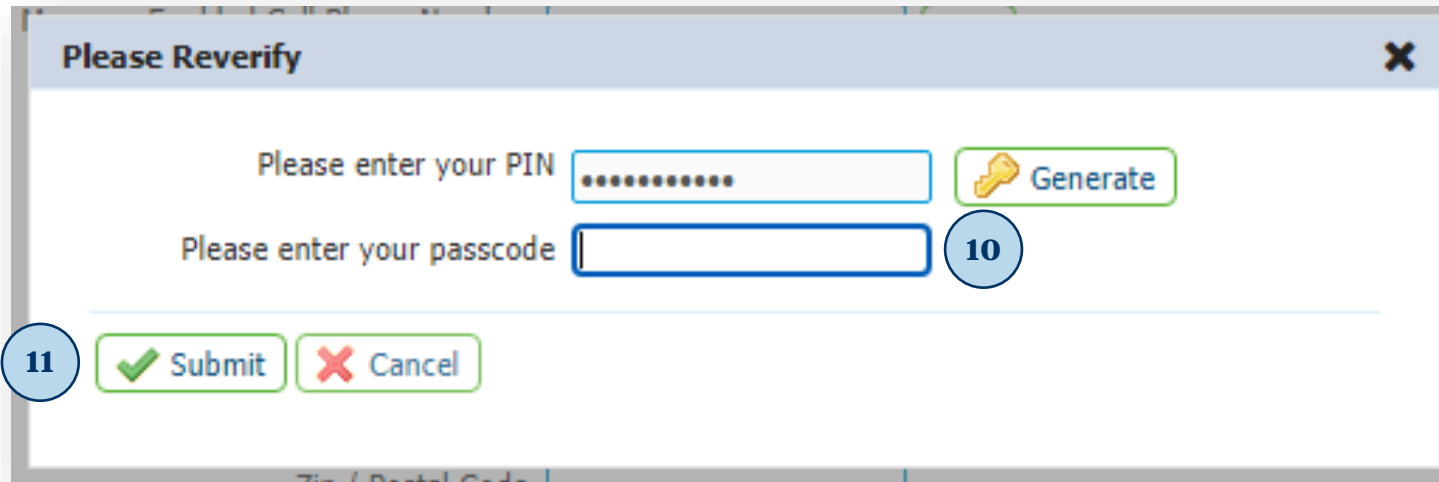
Generate 8

9. An email will be sent to you from noreply-onlinebanking@ff-inc.com with a One-Time Passcode



10. Enter your **One-Time Passcode**

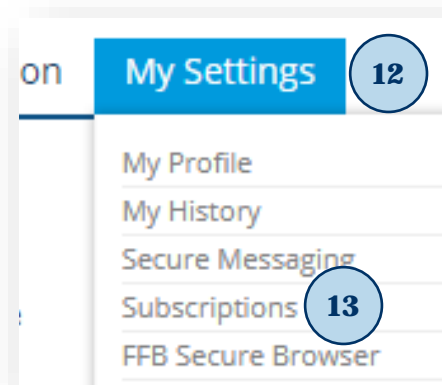
11. Click on **Submit**



A dialog box titled "Please Reverify" with a close button (X) in the top right corner. It contains two input fields: "Please enter your PIN" with a masked PIN (.....) and a "Generate" button with a key icon; and "Please enter your passcode" with an empty field. A blue circle with the number "10" is positioned to the right of the passcode field. At the bottom, there are "Submit" and "Cancel" buttons. A blue circle with the number "11" is positioned to the left of the "Submit" button.

12. Click on **My Settings**

13. Click on **Subscriptions**



A dropdown menu titled "My Settings" with a blue header. The menu items are: "My Profile", "My History", "Secure Messaging", "Subscriptions", and "FFB Secure Browser". A blue circle with the number "12" is positioned to the right of the "My Settings" header. A blue circle with the number "13" is positioned to the right of the "Subscriptions" item.

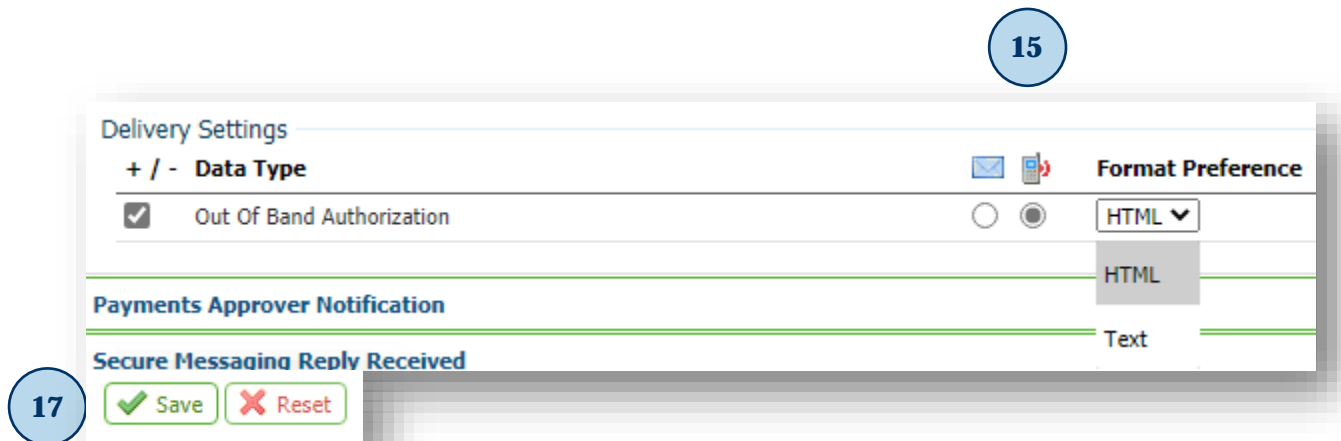
14. Click on **Out of Band Authorization**



15. Click on **SMS** option

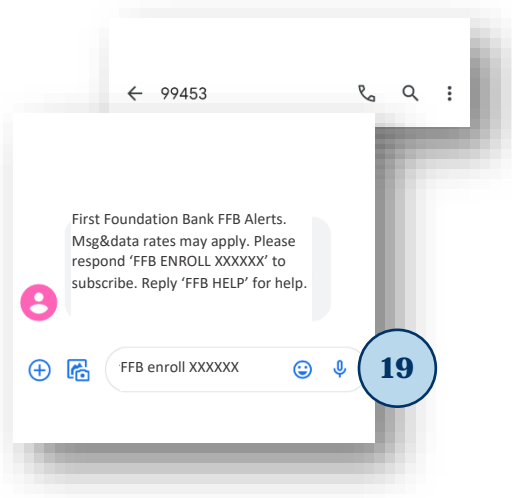
16. Click on **Format Preference** and select **Text**

17. Click on **Save**

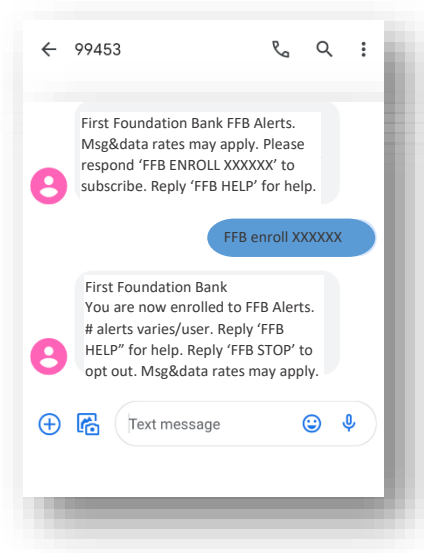


18. On your Mobile Phone you will receive a text message from **99453** (*adding this as a contact is recommended*)

19. Reply to text message: **FFB ENROLL “CODE PROVIDED”**



20. A confirmation test message will be received that you are now enrolled



Login Using One-Time Passcode

To login to First Foundation Bank using a One-Time Passcode, please follow the steps below:

1. Go to the website <https://firstfoundation.olbanking.com> (please bookmark this site)
2. Enter your **Company ID**
3. Enter your **User ID**
4. Click on **Login**

Welcome to First Foundation Bank


2 * Company ID

3 * User ID

4

5. Verify **image and phrase** to ensure you have connected to First Foundation Bank
6. Enter your **PIN**
7. Click on **Continue**

Site Verification
I recognize the image and phrase.
password if you do not trust this site.



ExamplePassphrase

Company ID ExampleCompanyID

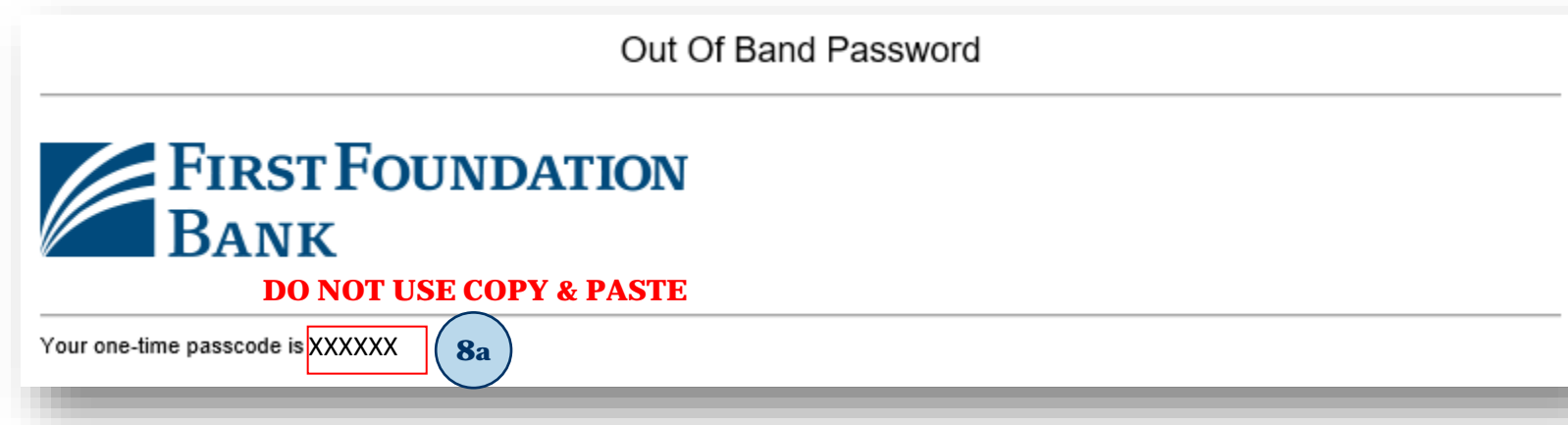
User ID ExampleUserID

6 * PIN

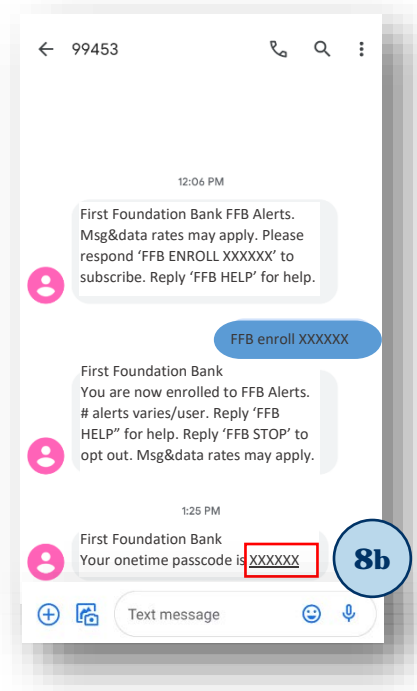
7

8. Retrieve **One-Time Passcode**:

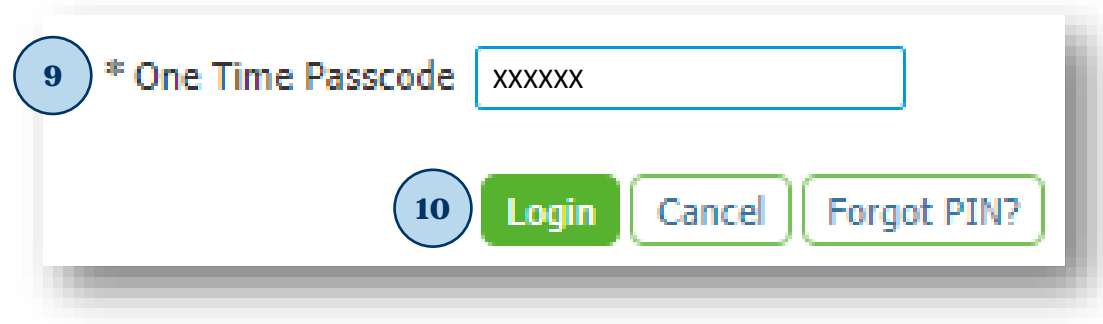
a. By email



b. By SMS



9. Enter **One-Time Passcode**
10. Click on **Login**



A screenshot of a login form. At the top left, there is a blue circle containing the number '9'. To its right is the text '* One Time Passcode' followed by a text input field containing 'XXXXXX'. Below this, there is a blue circle containing the number '10' positioned to the left of three buttons: 'Login' (a green button), 'Cancel' (a white button with a green border), and 'Forgot PIN?' (a white button with a green border).