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](https://firstfoundation.olbanking.com) (please bookmark this site)
2. Enter your **Company ID**
3. Enter your **User ID**
4. Click on **Login**
5. Enter your **Temporary Password**

6. Click on **Login**

7. Enter your **Temporary Password**

8. Create **New PIN**

9. Re-enter (confirm) **PIN**

10. Click on **Submit**
11. Create your Verification Phrase
12. Select an Image (more options available on the left)
13. Click on 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**
7. Enter your PIN
8. Click on Generate

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

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Your one-time passcode is XXXXXX
10. Enter your **One-Time Passcode**

11. Click on **Submit**

12. Click on **My Settings**

13. Click on **Subscriptions**
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
5. Verify **image and phrase** to ensure you have connected to First Foundation Bank
6. Enter your **PIN**
7. Click on **Continue**
8. Retrieve **One-Time Passcode:**

   a. By email

   ![Out Of Band Password](image)

   First Foundation Bank
   
   **DO NOT USE COPY & PASTE**
   
   Your one-time passcode is XXXXXX

   b. By SMS

   ![SMS Message](image)

   First Foundation Bank
   
   Your onetime passcode is XXXXXX
9. Enter **One-Time Passcode**
10. Click on **Login**