



FIS Amount SMB lending origination

Unlock simplified business
lending for small businesses



Modernize small business lending without losing the human touch

Small businesses expect digital-first lending experiences, but they also value trusted branch interactions. FIS® Amount™ combines enterprise-scale infrastructure with an innovative, AI-driven platform that empowers SMB lending origination with digital applications, multi-owner support, embedded compliance, and real-time booking. Business owners can begin applications online, add supporting documentation, and seamlessly continue in the branch or call center without losing progress.

Key differentiators

- **Multi-owner support:** Capture beneficial ownership with up to nine signers in a single application flow
- **Seamless branch-to-digital handoff:** Applications can start in one channel and continue in another without rekeying data
- **Embedded compliance:** Integrated KYB/KYC, ID verification and fraud mitigation safeguards the financial institution while reducing manual reviews
- **Core integration:** Real-time booking and funding into FIS cores ensures faster activation and consistent records across systems
- **Customization without complexity:** Low-code/no-code framework with 200+ configuration options for setup and program management

FIS Amount capabilities

- Digital application flow with consents & disclosure management
- E-signature & document capture
- Workflow management system for complex structures
- Embedded KYB tooling; ID + selfie verification
- Enhanced digital mitigations & risk orchestration
- Real-time booking
- ACH funding capture
- Common brand & digital platform integration

Coming soon for FIS cores

- Real-time funding
- Campaign management at onboarding
- Prefill for existing customers & members



SMB lending origination features include:

Business origination & workflow

- Unified application supports multiple owners and officers with ownership percentage capture
- Workflow management routes exceptions and approvals with reason codes and SLAs
- Document capture enables instant upload of tax returns, financials or supporting paperwork
- Branch bankers can access digital applications in real time, ensuring a seamless digital-to-branch handoff

Risk & compliance

- Embedded KYB/KYC validates both the business entity and its owners during application flow
- Biometric ID + selfie verification strengthens beneficial ownership validation
- Risk orchestration engine applies tailored controls for higher-risk products or geographies
- Fraud mitigations (device checks, velocity, geolocation) reduce exposure without adding friction for legitimate applicants

Funding & integration

- Real-time booking posts loan approvals directly to FIS cores, reducing manual entry
- ACH funding capture secures initial disbursements at origination
- Data API ensures flexibility and availability of data for downstream CRM, compliance and servicing systems

Benefits for financial institutions

- Cut average loan onboarding time from days to minutes
- Lower abandonment rates with a conversion-optimized flow
- Scale origination across all channels on a single platform
- Reduce fraud losses with multi-layered digital mitigations
- Simplify compliance reporting with audit-ready disclosures and decision logs

Benefits for business consumers

- Apply anytime, anywhere with a mobile optimized loan journey
- Fewer interruptions thanks to a data prefill and automated checks
- Faster funding with real-time booking and ACH capture

Learn more

Contact your FIS client success manager or visit fisglobal.com/contact-us.

Money at rest. Money in motion. Money at work.™

FIS Amount sets the foundation for modern SMB lending origination. Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.



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