



Origination Suite Consumer card origination

Unlock accelerated card approvals,
portfolio growth and reduced fraud



Modern consumer credit card origination

Credit card applicants expect instant decisions, immediate card issuance and digital-first experiences. Legacy credit processes often result in slow approvals, inconsistent risk checks and drop-offs.

FIS® Origination Suite combines enterprise-scale infrastructure with an innovative, AI-driven platform that streamlines consumer card origination with mobile-optimized applications, embedded KYC and fraud detection, and real-time booking to core systems. Financial institutions increase approval speed and reduce abandonment while protecting against fraud losses.

Key differentiators

- Instant account issuance with real-time booking and card number provisioning.
- Integrated fraud and compliance tools, including KYC, biometric ID verification, and advanced fraud mitigation.
- Conversion-focused design with prefill, mobile-first flows, and e-signatures to reduce abandonment.
- Low-code/no-code customization with 200+ configuration options for setup and program management.

Origination Suite capabilities

- Mobile-first credit card application flow
- E-signature & disclosure management
- Document capture & retention
- Embedded KYC & biometric ID verification
- Enhanced fraud mitigations & risk orchestration
- Real-time booking & card number provisioning
- Omni-channel origination (digital, branch, call center)

Coming soon for FIS cores

- Campaign management at onboarding
- Prefill functionality for existing customers and members



Consumer card origination features include:

Origination & workflow

- Mobile-first credit card applications optimized for speed.
- Prefill functionality to reduce keystrokes for existing customers and members.
- Seamless digital-to-branch continuation to prevent duplicate data entry.
- Workflow system routes exceptions, approvals and escalations.

Risk & compliance

- Embedded KYC and biometric ID verification.
- Fraud mitigations, including device monitoring, velocity checks and repeat-applicant monitoring, help prevent synthetic fraud.
- Risk orchestration to adjust thresholds for different card products.

Funding & integration

- Real-time booking to core systems and instant card number provisioning.
- ACH capture supports required first payments deposits.

Benefits for financial institutions

- Approve more qualified applicants with faster decisioning.
- Protect against fraud losses with embedded digital mitigations.
- Improve funnel conversion with mobile-first, low friction origination.
- Drive portfolio growth with cross-sell capabilities.

Benefits for retail consumers

- Apply anytime, anywhere with mobile-optimized flows.
- Receive instant approvals and immediate account activation.
- Secure onboarding with biometric verification.
- Faster time-to-spend for improved customer and member satisfaction.

[Learn more](#)

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

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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