



Origination Suite

Consumer deposit account opening

Unlock flexible and compliant DAO for retail clients



Modern deposit account opening for consumers

Retail customers and members expect to open a new account as quickly and easily as signing up for other digital services. Long forms, branch-only workflows and manual verifications lead to abandonment and lost deposits.

FIS® Origination Suite combines enterprise-scale infrastructure with an innovative, AI-driven platform that streamlines consumer deposit account opening with mobile-first applications, prefill for existing customers and members, digital funding, and a seamless handoff between the branch and digital experience. Financial institutions onboard more customers and members in less time while maintaining compliance and fraud protection at every step.

Designed for conversion and compliance

Consumers want speed and financial institutions need security. FIS embeds KYC and fraud mitigation directly into the onboarding flow, so customers and members can complete this application in minutes, while institutions remain protected.

Origination Suite capabilities

- Digital-first application flow with mobile optimization
- E-signature and digital disclosures
- Document capture for real-time ID verification
- Embedded KYC tooling and ID + selfie verification
- Unified cross-channel support for mobile, branch and call center
- Low-code/no-code framework with 200+ configuration options for setup and program management

Coming soon for FIS cores

- Real-time internal transfers
- Campaign management at onboarding
- Prefill for existing customers and members

Consumer deposit account opening features include:

Frictionless account opening

- Start and finish applications on mobile, with seamless branch handoff if needed.
- Returning customers and members benefit from prefill functionality, reducing repetitive steps.
- Faster application completion rate with built-in e-signature and disclosures.
- Document capture lets financial institutions verify IDs in real time, eliminating the need for manual uploads later.

Risk & compliance

- Embedded KYC runs in the background, verifying identity without slowing the applicant down.
- Fraud mitigations reduce false positives and losses.
- Risk orchestration enables financial institutions to tune controls to their risk appetite and adjust as needed.

Funding & integration

- ACH funding capture with configurable limits and requirements.
- Real-time booking to core systems.
- Unified cross-channel support minimizes drop-off and abandonment rates.

Benefits for financial institutions

- Higher funnel conversion and reduced abandonment.
- Faster customer and member onboarding across all channels.
- Improved compliance and fraud protection.
- Lower operational expenses through automation and digital-first workflows.
- Increased cross-sell and deposit-growth opportunities.
- For credit unions, ensure compliance by capturing membership eligibility during the account opening process, maintaining the integrity of your credit union's member base.

Benefits for business consumers

- Open accounts anytime, anywhere with mobile-first design.
- Faster, smoother onboarding with e-signature and prefill functionality.
- Secure process with ID verification and biometrics.
- Access to banking products without friction or delays.

[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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