



Origination Suite SMB card origination

Unlock streamlined
business card origination



Credit card origination built for small businesses

Business credit card origination requires more than just consumer flow; it involves multiple owners, layered documentation and stricter risk checks. Manual reviews increase cost-to-serve and slow down time-to-approval.

FIS® Origination Suite combines enterprise-scale infrastructure with an innovative, AI-driven platform that digitizes SMB card origination with multi-owner support, workflow automation, embedded KYB and core integration. Business owners gain faster approvals, while financial institutions reduce fraud exposure and grow card portfolios.

Key differentiators

- **Multi-owner applications:** Single flow supports up to nine owners/signers.
- **Entity-level compliance:** Embedded KYB validates both the business and its principals.
- **Seamless branch + digital handoff:** Applications can begin online and be completed in-branch.
- **Core & rewards integration:** Real-time booking to core systems with APIs for loyalty/rewards platforms.
- **Customization without complexity:** Low-code/no-code framework with 200+ configuration options for setup and program management.

Origination Suite capabilities

- Multi-owner/joint borrower support (up to 9)
- 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

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



SMB card origination features include:

Business origination & workflow

- Unified flow for multiple owners with role and ownership percentage capture.
- Workflow automation routes exceptions and approvals with reason codes.
- Digital-to-branch continuation ensures bankers can finish apps without rekeying data.

Risk & compliance

- Embedded KYB validates entity + beneficial owners.
- ID + selfie verification with liveness detection reduces identity fraud.
- Fraud mitigations (device checks, velocity, geo) prevent synthetic and high-volume fraud.
- Risk orchestration enables tiered treatment across card products.

Activation & integration

- Real-time booking instantly activates card accounts in the core.
- ACH funding capture supports upfront deposits/ payments.
- Real-time funding enables immediate spend readiness for SMBs.

Benefits for financial institutions

- Approve more qualified applicants with faster decisioning.
- Expand SMB card portfolios with digital-first origination.
- Reduce manual work with multi-owner automation.
- Minimize fraud exposure with embedded KYB and layered mitigations.

Benefits for SMB consumers

- Apply once for all owners to avoid duplicate paperwork.
- Faster approvals and card issuance means quicker access to credit for business owners.
- Secure onboarding builds trust in the institution.
- Seamless digital + branch experience saves time and effort.

[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.

 fisglobal.com/contact-us

 linkedin.com/company/fis

 x.com/fisglobal

© 2026 FIS

FIS and the FIS logo are trademarks or registered trademarks of FIS or its subsidiaries in the U.S. and/or other countries. Other parties' marks are the property of their respective owners. 4045038

FIS | Advancing the way the world
pays, banks and invests™