



# Origination Suite SMB deposit account opening

Unlock flexible and  
compliant account opening



## Simplifying small business account opening

Traditional SMB onboarding relies on manual reviews, layered disclosures and branch-heavy steps that slow approvals and inflate cost-to-serve. FIS modernizes business account opening with digital journeys that capture the right data the first time, automate checks and accelerate time to funding, so you win the relationship before a fintech does.

FIS® Origination Suite combines enterprise-scale infrastructure with an innovative, AI-driven platform that modernizes SMB 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.

## Built for business-banking complexity

Support multiple owners and offers in a single flow, keep disclosures compliant, and orchestrate risk without sending applications to manual queues. Embedded verification and configurable workflows cut friction for financial institutions and consumers while protecting your institution against fraud. A low-code/no-code framework with 200+ configuration options enables rapid customization of setup and program management without IT dependency.

## 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

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



## SMB deposit account opening features include:

### Account origination & workflow

- Digital disclosures (T&Cs, product-specific) with version control
- Document capture and secure retention
- Workflow management with role-based routing

### Risk & compliance

- Enhanced fraud mitigations (device, velocity and geolocation)
- Risk orchestration engine to balance friction with acceptable loss rates

### Funding & integration

- ACH funding capture with configurable limits and requirements
- Real-time booking to core (coming for FIS cores)
- Cross-channel integration across digital, branch and call center

## 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 customers and members

- Open accounts anytime, anywhere with a mobile-first design
- Faster, smoother onboarding with e-signature and prefill
- 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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