



Origination Suite 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® Origination Suite 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

Origination Suite 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](#)

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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