

Syntphony Commerce & Payments

Syntphony Commerce & Payments helps industries such as retail and consumer packaged goods overcome operational fragmentation and channel disconnect.

Our modular and composable platform integrates payments, sales, loyalty, point-of-sale, and pricing to drive efficiency, profitability, and differentiated omnichannel experiences.



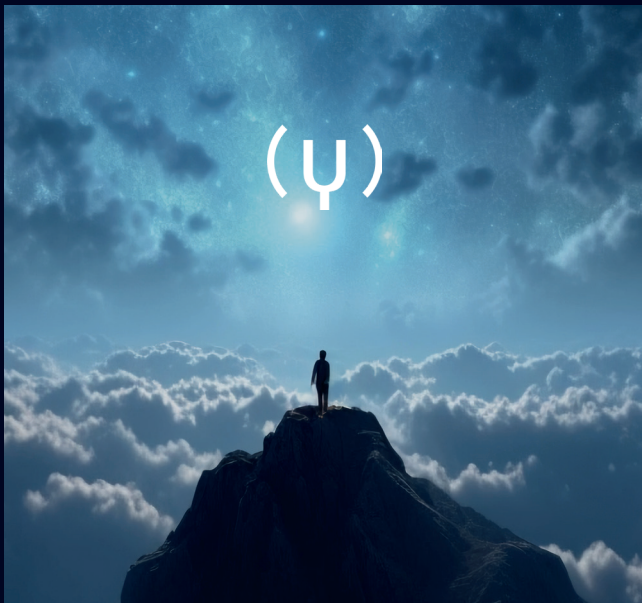
Retail



Manufacturing & Consumer Packaging Goods

syntphony

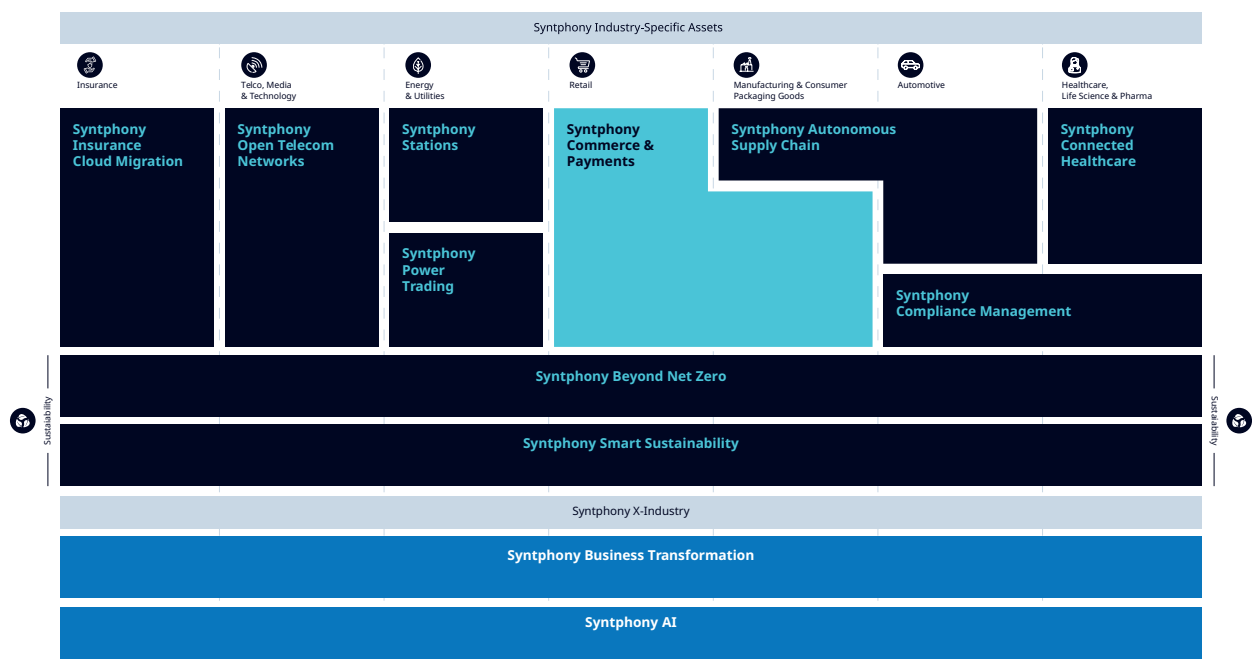
We develop products and solutions that are in tune with businesses



Syntphony is the composable platform of digital products and solutions from NTT DATA, created to help global organisations accelerate innovation, align business strategy with technology, and scale transformation initiatives with speed and efficiency.

Designed for enterprises that demand flexibility, modularity and integration, Syntphony offers a portfolio of ready-to-deploy, enterprise-grade digital products developed by NTT DATA's global talent network. By combining business consulting expertise, proprietary technologies and industry knowledge, the Syntphony ecosystem multiplies the value for clients, reducing time to market and unlocking synergies across multiple domains.

Syntphony is the most valuable Product Composable Platform of NTT DATA, enabling clients to orchestrate scalable, resilient, and future-ready business solutions.



Syntphony Commerce & Payments

An all-in-one retail solution that integrates omni-channel sales, loyalty programmes, payment management, price optimisation and AI-based shop optimisation.

Payments

Deliver secure, omnichannel payment experiences with total control and flexibility, streamlining operations, reducing time to market and enabling businesses to create new customer value across every payment method and channel.

Sales

Optimise sales operations by connecting virtual and physical points of sale, enabling dynamic pricing, promotions and loyalty integration, while ensuring seamless customer journeys and reducing friction throughout the entire shopping process.

Loyalty

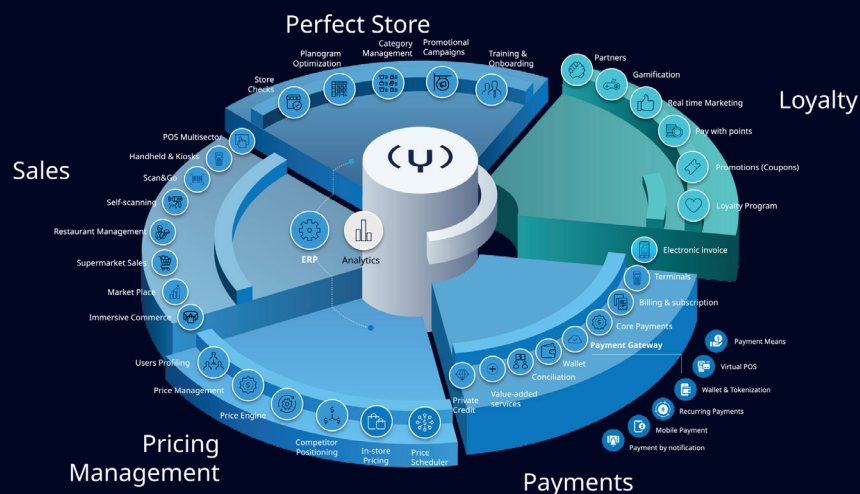
Engaging loyalty campaigns focused on both the business and the customer that surprise and connect, integrating gamification and collaborative elements to drive revenue and enhance personalized experiences across all channels.

Pricing Management

Smart pricing strategies that ensure transparency, consistency, and profitability, enabling margin control, operational efficiency, and responsiveness to consumer price sensitivity.

Perfect Store

In-store execution with AI-powered video recognition, featuring real-time product identification, shelf analysis, and KPI calculation, ensuring accurate audits, improved shelf visibility, and optimized promotional execution.



Payments

Payments

Sales

Loyalty

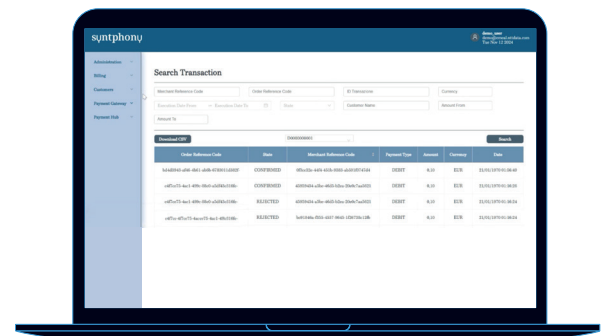
Pricing Management

Perfect Store

The payment solution to manage all means of payment and channels with full control and flexibility. An omni-channel payment platform offering advanced solutions for payment terminals, mobile devices, cryptocurrencies, and digital commerce.

Syntphony Payments is NTT DATA's comprehensive SaaS payment management solution for retail and multi-sector companies **offering digital payment instruments to their customers**, who need an innovative and complete E2E solution.

It provides a multitude of options—including invisible payments, terminals, e-invoices, digital wallets and cryptocurrencies—through a multi-acquiring setup. Additional modules such as Unified Backoffice, Dashboard, automatic reconciliation, omnichannel gateways with local and global acquiring, and data analytics ensure adaptability to both current and future business needs, **supporting a seamless and efficient payments ecosystem.**



The main modules of the solution

- **Billing & Subscription:** Manage customer onboarding, subscriptions, catalogues, and real-time invoicing with flexibility and efficiency.
- **Core Payments:** Unified payment operations, including SEPA, SWIFT, and recurring payments, with full compliance and mandate management.
- **Electronic Invoice:** Capture and process receipts with OCR and AI for enhanced data insights and seamless integration with wallets.
- **Payment Gateway:** Secure online payments, tokenization, digital wallets, and multi-acquiring solutions with dynamic routing.
- **Private Credit:** Full private credit ecosystem, including card management, invoicing, and payment authorization.
- **Terminal Solutions:** Attended and unattended payment terminals integrated with POS, offering mobility and advanced remote management.
- **Value-Added Services:** PFM, discounts, rewards, and corporate services for enhanced customer engagement and operational efficiency.
- **Wallet Services:** Digital wallet with IBAN/PAN accounts, multi-currency support, loyalty features, and crypto exchange.



Benefits

Rapid implementation and security

Fast, secure deployment with PCI DSS compliance and tokenisation for auditability.

Reduced time to market

Accelerate feature delivery to meet evolving business and customer expectations.

Multi-entity management

Control multiple entities and programmes centrally for greater operational efficiency.

Scalable modular platform

Adapt to future needs with an integrated, extensible architecture.

Omnichannel integration

Engage consistently across digital and physical customer touchpoints.

Customisation and flexibility

Personalise solutions to align with business models and regional specifics.

Third-party integration

Expand capabilities through seamless provider ecosystem integration.

Real-time and R&D

Process in real time and stay current through continuous innovation.



Features

Payment Gateway

A comprehensive gateway streamlining transactions across terminals, Tap2phone and digital channels. It includes multi-acquisition, returns management, financial reporting and ESCROW accounts for marketplaces. Integration with various payment providers enhances fraud prevention and risk control.

Financial Hub

Centralises financial operations, enabling invoice traceability, data validation, third-party settlement, ERP integration and automated bank reconciliation for greater transparency and efficiency.

Innovative Application Framework

Cloud-native, microservices-based architecture ensures seamless integration and continuous evolution aligned with business needs.

Flexibility and Customisation

Modular, scalable design supports tailored configurations and growth across industries.



Use cases

Customer Sales Experience

Enhance the sales journey with seamless checkouts and diverse payment options to boost satisfaction.

Loyalty / Gamification

Incentivise transactions through gamified experiences, strengthening engagement and brand loyalty.

Product Choice | Payment by Subscription

Automate subscription flows from sign-up to payment, offering convenience and flexibility.

End-to-End Process

Manage transactions and detect fraud with a complete, integrated payment gateway

Payment Feedback

Notify customers in real time with transparent, trustworthy transaction updates.

Digital Wallet

Enable secure, frictionless payments through dedicated digital wallet portals.

Invoice Creation

Generate invoices quickly, improving billing accuracy and payment timing.

POS / ERP Integration

Streamline retail operations via ERP, POS and self-service channel integration.

Sales

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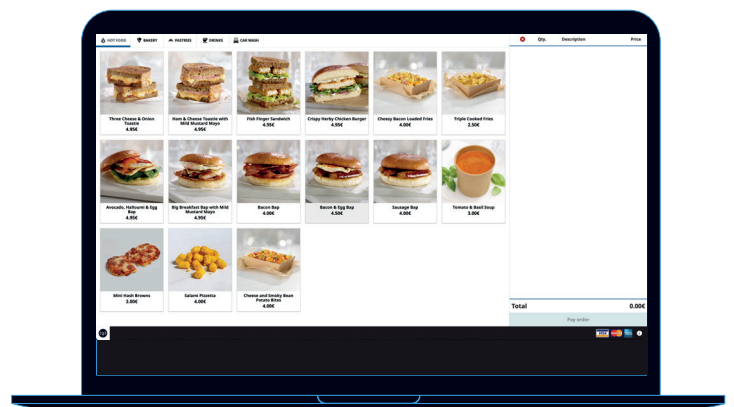
Syntphony Sales is our omni-channel solution for retail, integrating in-store, e-commerce, m-commerce, social commerce, POS, ERP, kiosks and self-service through a centralised platform. Managed via a central ERP, it ensures seamless, consistent sales experiences across all physical and digital touchpoints.

Its flexible, open source middleware—built on a web services architecture—**enables rapid integration of new payment functionalities** while minimising disruption to store operations. This agile, secure and scalable SaaS platform supports expanded promotional capabilities and customisable user experiences, allowing retailers to **improve operational efficiency, governance and customer satisfaction in a tailored way.**

Syntphony Sales combines proven expertise, innovation and efficiency to support global retailers in navigating today's evolving commerce landscape. With over 10 million loyalty cards managed and 2 million transactions processed daily across 200,000 stores in 22 countries, our platform powers retail at scale.

Its modular design, customisable UX and omni-channel engine offer unmatched adaptability across physical and digital channels. More than software, it is an end-to-end solution built on open source middleware, enabling seamless integration.

We position ourselves as a strategic partner, helping businesses drive relevance, agility and sustainable growth.



Syntphony Sales modules to boost performance

- **ERP:** Centralised inventory, pricing and sales hub with real-time access and multi-channel coordination.
- **Handheld:** Connected with ERP, simple and light.
- **Immersive Commerce:** Interactive shopping combining digital and physical experiences.
- **Marketplace:** Unified space for vendors and categories, supporting B2B and B2C models.
- **POS Multisector:** Flexible point-of-sale system for attended, mobile and self-checkout formats.
- **Scan & Go:** QR-based shopping with secure, app-free payments.
- **Restaurant Sales:** Full dining service management with modular and customisable tools.

Benefits

Business opportunities

Evolve offerings and drive impactful commercial actions.

Total Cost of Ownership (TCO)

Optimise resources and maximise ROI.

Process optimisation

Unlock efficiencies and enhance operations.

Hardware Independence

No major investment.

Rapid implementation

Fast, seamless deployment.

Modular suite

Customisable and integrable.

Flexible and Scalable

Adapt and extend effortlessly.

Real-Time processing

Instant system interactions.

Uninterrupted operations

Ensure continuous business activity.

Omni-Channel integration

Seamless multi-channel engagement.

Secure & auditable

PCI DSS compliance & audit trails.

Massive deployment capabilities

Scalable.

End-to-End visibility

Full process traceability.

Features

Adaptable Sales Solutions

Supports PoS, Scan&Go, Order&Go and immersive journeys.

Complete API Integration

Enables seamless third-party connectivity.

Comprehensive Sales Tools

Covers digital, physical and phygital.

Tailored Solutions for every Channel

From store to self-service, managed via ERP.

Omnichannel Integration

Unified experience.

Innovative UX

Modular and flexible.

Easy Integration

Connects with systems and platforms.

Secure and Auditable

Ensures compliance.

Campaign Management

Integrated and agile.

Parametric Promotion

Rapid setup without coding.

Hardware Independent

No vendor lock-in.

Low Requirements

Runs on current devices

Quality Assurance

Fast, automated testing.

Use cases

Sale in Physical Store

Manage in-store transactions with traditional, mobile and self-checkout options to improve operations and customer experience.

Self Checkout

Offer customers control through intuitive, secure self-service.

Unattended Payments

Enable secure, staff-free payments for greater customer convenience.

ERP Integration

Connect seamlessly to enhance inventory, sales and data visibility.

Mobile POS

Equip staff for mobile, in-aisle transactions.

Immersive Commerce

Deliver engaging, interactive and augmented reality shopping experiences.

Basket Management

Optimise basket processing and document valuation through ERP.

e-commerce

Provide advanced checkout and ERP-integrated tools for digital retail success.

Served Cash Registers

Speed up service and reduce queues with optimised checkout.

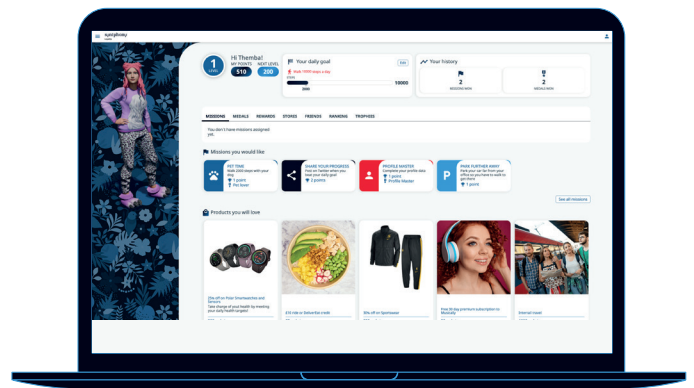
Loyalty

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Syntphony Loyalty is the centralised SaaS cloud platform that integrates all loyalty solutions to achieve commercial objectives by influencing customer behaviour and delivering an innovative, useful and personalised experience.

It incorporates collaborative elements, social networks and gamification to generate differentiated interactions. Built on over 15 years of experience, **it combines modular flexibility with real-time operations and challenge dynamics.**

Our robust promotional engine increases transparency and simplifies earn-and-spend mechanisms, while ensuring fast time to market, seamless implementation and a scalable, resilient infrastructure.



Syntphony Sales modules to boost performance

- **Real-Time Marketing:** Syntphony Loyalty enables intelligent engagement through a flexible rules engine. Define promotions using dynamic segmentation, behavioural triggers or georeferenced criteria. Campaigns accumulate benefits over time and activate targeted communications, coupons or rewards automatically.
- **Gamification:** Enhance loyalty with game mechanics such as challenges, rankings, medals and social rewards. Campaigns are linked to clear goals and allow multiple paths to achievement. Our platform fosters competition, recognition and engagement across all customer segments.
- **Promotions (Coupons):** Manage the full lifecycle of loyalty coupons—creation, activation, and redemption—across physical or digital environments. Classic codes or card-linked offers are supported. Businesses define custom rules, while the platform automates reward delivery.
- **Partners:** Enable collaboration with external companies. Partners can grant or redeem benefits, access private portals, define hierarchies and integrate in real time through APIs.
- **Paying with Points:** Allow point redemption at any merchant or partner without extra software. Customers benefit from cashback, with configurable rules for flexible, real-time redemptions.

Benefits

Quicker Time to Market

Rapidly deploy loyalty programmes to adapt to evolving market conditions and maintain competitive advantage.

Ease of Implementation

Simplified rollout minimises disruption and accelerates time-to-value.

Modular

A modular architecture allows tailored configurations and effortless scaling.

Flexible / Scalable

The platform grows with your business, integrating third-party solutions as needed.

Easy Integration

Cost Efficiency

SaaS model reduces upfront investment and aligns costs to actual use.

Multi Entity–Multi Program

Manage multiple programmes with unique rules

A Loyalty Solution for Every Channel

Unified omnichannel engagement

Real Time

Immediate, personalised interactions.

End to End

Complete journey visibility.

Features

Modular/SaaS

Delivered as independent modules within a flexible SaaS model, enabling businesses to adopt only what they need.

Multi-Program

Run multiple loyalty programmes simultaneously, each with distinct rules, member bases and reward structures.

An Omnichannel Platform Experience

Seamlessly integrate with proprietary and third-party channels to deliver a consistent and connected customer journey.

All at a Glance

A unified dashboard provides full visibility of the entire product and customer lifecycle, supporting agile decision-making.

A Centralized Platform

Real-time configuration, deployment and monitoring with integration into core systems and external partners.

PCI Certified (PCI-DSS v3.1)

Meets the highest standards of data security and compliance.

24x7 Monitored & Managed ISO 2000

Guarantees continuous performance, availability and resilience.

Use cases

End-Customer Loyalty

Implement personalised loyalty programmes that enhance engagement and retention, increasing customer lifetime value and long-term advocacy.

Sales Channel Loyalty

Strengthen partnerships with distributors, retailers and intermediaries through incentive-based programmes that align objectives and boost performance.

Gamification

Introduce challenges, rewards and leaderboards to turn everyday interactions into engaging, motivating experiences.

Membership Levels

Establish tiered loyalty levels that recognise commitment and unlock exclusive rewards as customers progress.

Employee Loyalty Programmes

Create internal programmes that recognise excellence, seniority and contribution, reinforcing employee satisfaction, retention and a culture of recognition.

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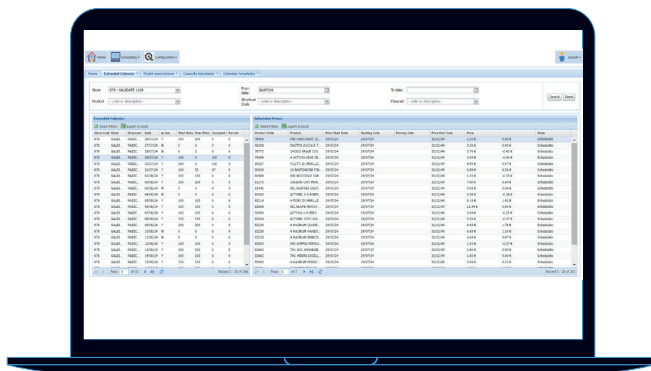
Pricing Management

Perfect Store

Companies face increasing challenges due to inflation and greater price sensitivity. Syntphony Pricing Management addresses this by optimising pricing processes and eliminating limitations linked to Excel or outdated ERP systems.

Our platform ensures pricing consistency across all channels and enables real-time, contextualised pricing decisions. By combining margin targets, competitive positioning and psychological pricing, we support decision-making at item, attribute and category levels.

With full traceability and approval flows, retailers can align strategy with execution, improve transparency and drive both profitability and sales in a highly dynamic retail environment.



Syntphony Pricing Management is the solution that addresses traditional pricing challenges **with intelligent price management**, ensuring consistency across all channels. It leverages margin targets, competitive positioning indices and psychological pricing to guide decisions at item, attribute and category levels.

The platform enables **full traceability and transparency**, allowing retailers and category buyers to track each pricing process at any point.

By replacing fragmented processes and legacy systems, we streamline pricing operations, improve profitability, and support strategic execution with precision, agility and control in highly competitive retail environments.

Among pricing solutions, Syntphony Pricing Management stands out by delivering a **highly cost-effective total cost of ownership (TCO), exceptional flexibility, an intuitive interface and seamless integration into the retail ecosystem.**

Our licensing and value model is tailored to each client's specific needs, ensuring interoperability with third-party platforms and other Syntphony products.

This integrated approach generates significant time-to-market advantages and operational efficiencies. We support businesses in making pricing a profitable and automated process, improving strategic agility while reducing implementation complexity and long-term cost.



Benefits

Flexibility

Adapt to diverse business models and evolving market dynamics through a highly configurable solution designed to meet unique pricing requirements across industries.

Deep Grocery Retail Market Knowledge

Leverage deep expertise in grocery retail to refine pricing strategies, align with customer behaviour, and anticipate market trends for greater competitiveness.

Ease of use

Enable efficient execution of pricing operations through intuitive interfaces and simplified workflows that reduce complexity for users.

Fast Time to Market

Accelerate response to market changes by swiftly deploying and adjusting pricing strategies in line with business priorities.

Cost Licensing

Optimise investment with scalable licensing models tailored to specific business needs, offering cost-effective access to high-value capabilities and long-term profitability.

Features

Profit

Increase sales and ensure margin consistency by analysing competitor pricing scenarios and optimising margin levels.

Productivity

Accelerate pricing processes through intuitive tools that streamline operations and improve competitor price management.

Tracking & Control

Gain centralised oversight with complete visibility across pricing policies and promotional alignment in omnichannel environments.

Organisation

Support execution of category strategies while optimising roles and rationalising processes for better resource efficiency.

Adherence to Business Model

Ensure pricing execution aligns with your business model and responsibility map, maintaining strategic coherence.

Cost Reduction

Reduce operational costs and improve overall efficiency, enabling more competitive performance in dynamic retail contexts.

Use cases

Competitive Positioning

Strategically position your brand by defining its place relative to one or multiple competitors. By using actionable insights, we help you adapt quickly to changes in the competitive landscape, strengthen your value proposition and maximise market share.

Control of price variations

Ensure greater stability in profitability by maintaining full control over price fluctuations and related margins. This capability allows you to safeguard revenue and manage pricing risk in volatile or fast-moving markets while maintaining consistency across channels.

Implementing a differentiated pricing strategy

Implement pricing strategies based on specific, customisable criteria aligned with your business goals. Whether by segment, channel or product line, this approach allows you to adapt to market conditions with agility, enhancing your pricing precision and operational performance.

Perfect Store

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Perfect Store

Syntphony Perfect Store transforms how CPG companies manage retail execution by enabling direct product recognition from streaming video, significantly reducing in-store data collection time while preserving accuracy. It works seamlessly offline, offering immediate feedback on store checks to drive real-time decisions.

By combining augmented reality, machine learning and AI, we deliver a **scalable and cost-efficient solution** that ensures consistent performance across retail environments.

With Syntphony Perfect Store, we help organisations enhance operational efficiency, maintain data integrity and respond quickly to in-store conditions—supporting smarter retail strategies with measurable results.

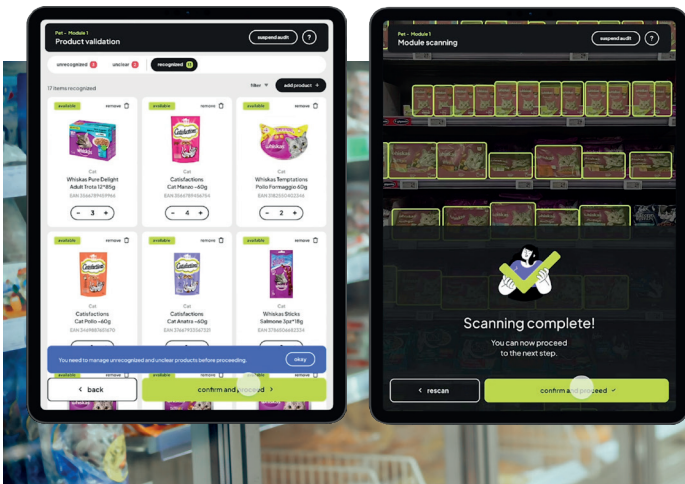
Syntphony Perfect Store offers solutions to the big issues facing retailers today:

Efficient shop controls: Enables direct product recognition from streaming video, eliminating manual capture and reducing human error.

Enhanced shelf visibility: Creates virtual shelf replicas to improve display accuracy, brand consistency and sales potential.

Real-time insights: Delivers actionable data on shelf conditions, product placement and promotional effectiveness.

Cost efficiency: Operates fully offline, reducing cloud dependency and operational costs while supporting seamless scalability across retail networks.



Differentiation

- **Video stream optimisation:** Improves retail execution speed and efficiency versus photo-based methods.
- **On-device AI processing:** Enables immediate KPIs and low-latency performance without cloud reliance.
- **Offline functionality:** Supports data collection in stores with limited or no connectivity.
- **Cost-effective scalability:** Unlimited usage model reduces operational costs by avoiding cloud consumption.
- **High mobile accuracy:** Delivers 95% precision in recognition and auditing via iOS and Android apps.
- **Cloud platform integration:** Ensures secure data flow and real-time monitoring.

Benefits

A solution with unparalleled efficiency, accuracy and effectiveness in managing your retail operations:

Innovative technology

We apply edge AI, machine learning and augmented reality to lead retail execution innovation.

Comprehensive insights

Real-time analytics offer a holistic view of shelf conditions, product placement and promotion.

Cost efficiency

Operating offline, it decouples cost from usage to reduce time, effort and expenses.

Scalability and flexibility

Grows from single stores to networks with flexible architecture.

Reliable support

Our expert team ensures successful implementation, training and continuous support.

Accuracy

Advanced image recognition enables precise product identification and shelf monitoring.

Integration

Seamless compatibility with Sales Force Automation systems enhances workflow adoption.

Features

Virtual Shelf Recognition

Generates a digital replica of physical shelves, enabling detailed analysis and continuous optimisation of product positioning and shelf layouts.

Realogram Data Collection

Captures real-time shelf and product data into a central system, supporting precise planning of assortments, categories and promotional strategies.

Edge AI and Offline Operation

Operates without internet, using on-device AI to ensure real-time insights, secure processing and reliable performance in any environment.

Security and Compliance

Built with advanced encryption and secure storage, and tested to meet stringent regulatory requirements.

Real-time Insights

Provides instant visibility of shelf conditions, planogram compliance and execution accuracy.

Use cases

Review of shops

Sales representatives perform detailed audits of shelf conditions, product placements and compliance, supported by real-time insights for immediate action.

Promotional campaigns

Monitors execution in real time, tracking shelf share, product positioning and display effectiveness to refine promotional strategies and increase ROI.

Planogram optimisation

Realogram data is used to evaluate planogram compliance and simulate alternative shelf configurations to enhance visibility and maximise sales.

Category management

Enables informed decisions by analysing assortment, shelf space allocation and shopper behaviour to improve layout strategies and overall performance.

Training and integration

Delivers simulations and guided tutorials to train new sales reps and ensure consistent, effective execution across retail teams.



About NTTDATA

NTT DATA - a part of NTT Group - is a trusted global innovator of IT and business services headquartered in Tokyo. We help clients transform through consulting, industry solutions, business process services, IT modernization and managed services. NTT DATA enables clients, as well as society, to move confidently into the digital future. We are committed to our clients' long-term success and combine global reach with local client attention to serve them in over 50 countries.