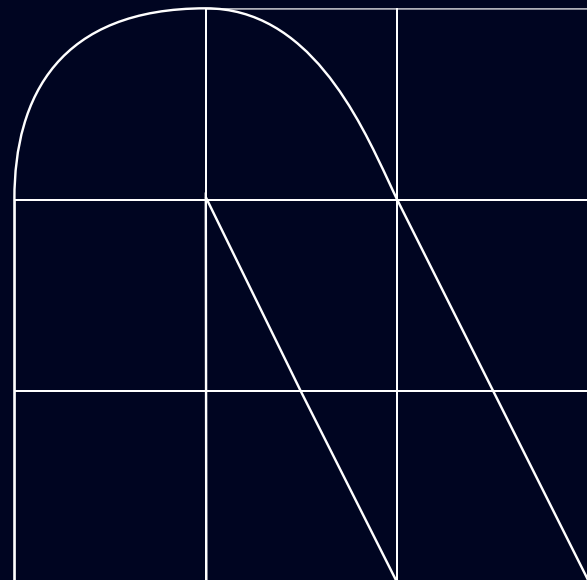# Syntphony Payments

Syntphony Payments total control and flexibility to create value for the end customer.
Securely manage all payment methods and channels.

The complete Payment Solution, also including mobile and web applications, makes it possible to offer customised user experiences geared to guarantee simplicity, clarity and confidence in use at all times.

Syntphony Payments by NTT DATA is created and designed with the objective of offering target customers a highly technological, innovative and flexible service platform to create new experiences that can generate value.

Syntphony Payments is an asset that reduces time to market to launch new services, allowing customers to operate, compete and collaborate in an increasingly open environment. Our flexible platform allows businesses to thrive in an open environment. Increase the value of your business with our innovative payment modules adapted to your needs and focused on creating value for businesses and users, from digital wallets, terminals, electronic invoices to invisible payments. Specialized and experienced acquirer solutions and core payments infrastructure for corporate and retail payments. Discover new opportunities that you can enjoy with Syntphony Payments starting today.

What is Syntphony Payments

In today's dynamic payments landscape, businesses face the challenge of managing a multitude of payment methods and channels with full control and flexibility. Research indicates that the trend towards digital payments will continue to accelerate, with non-cash transactions volume projected to **grow at a 15% CAGR from 2023 to 2027.** Embedded Payments are driving rapid evolution in the market.

In today's economy, offering diverse payment options is essential for maximizing conversion rates. Moreover, the evolving regulatory landscape in the Payment Industry is facilitating **faster and more efficient transactions,** making performance in this sector crucial for a seamless customer experience.

From a consumer perspective, the demand is for customized experiences, direct benefits, enhanced reputation, and convenience. **Retailers**, on the other hand, seek local autonomy, differentiation, cost savings, profitability, management simplicity, flexibility, and excellent customer service. However, the proliferation of multiple systems in recent years has led to market fragmentation, high operational costs, and slow time to market. **Simplifying this complexity requires a flexible, API-first platform that can serve as a unified solution for various needs.**

Customers are embracing faster, easier, and more convenient payment methods like mobile wallets and contactless payments. This shift towards digital technologies presents an opportunity for financial institutions, processors, issuers, and acquirers to enhance efficiencies, broaden their customer base, and gain a competitive edge in a crowded market.

Syntphony Payments, part of the Syntphony ecosystem by NTT DATA, emerges as the solution. **Our omnichannel payments platform offers advanced solutions for payment terminals, mobile devices, and digital commerce.** Companies no longer need to allocate significant time and resources to enhance slow time-to-market and complex applications.

With Syntphony Payments, they can streamline compliance procedures, mitigate risks associated with data disclosure, and adapt to evolving legal requirements efficiently. Our platform empowers businesses to seize opportunities presented by open banking, automate processes such as reconciliation, and minimize errors, ensuring seamless navigation of diverse regulatory landscapes.

As the digital payment market continues to expand, **Syntphony Payments equips organizations with the tools they need to thrive,** offering a competitive edge in today's fast-paced business environment.

Syntphony Payments is NTT DATA's comprehensive SaaS payment management solution for multi-sector businesses, from large retailers or corporations to small businesses, offering digital payment instruments to their customers, who need an innovative and complete E2E solution by offering a multitude of payment instruments (invisible payments, terminals, electronic invoices, digital wallet, crypto) through a multiple acquisition solution, with the possibility of having additional modules for various needs (unified Backoffice, Dashboard, automatic reconciliation, omnichannel payment gateway with local and global acquisition, data analysis, ...) so that they can meet their current and future needs, integrating seamlessly for a personalized business and user experience. **With Syntphony Payments, improve your customer experience, streamline operations, and stay ahead in the fast-paced digital payments landscape.**

Syntphony Payments is the end-to-end payments solution for NTT DATA's Syntphony ecosystem, a robust and secure SaaS solution designed for various business sectors. From large enterprises to retailers, our platform offers a wide range of digital payment instruments to meet the changing needs of global customers. Syntphony Payments offers a seamless **end-to-end solution with a multi-procurement approach and add-on modules for diverse requirements**, our platform ensures businesses can adapt and thrive in today's dynamic market landscape.

Within the Syntphony Payments platform are core modules such as Payment Services (offering multi-purchase, digital payments and core payment solutions), Payment Gateway, Payment by Notification (allowing generation of links or QR codes for virtual POS) , virtual point of sale, wallet services and value-added services (including PFM and data analytics, discounts and rewards, corporate services).

Experience the benefits of our flexible, scalable and customizable solution, backed by the latest technologies, ensuring fast time to market and multi-acquisition capabilities.

The Payment solution that can do everything you want, improving operations and user experience in a unique and customised way for your business today and tomorrow.

A modular solution that integrates with any system and offers fast and efficient solutions.

Omnichannel Payment Gateway

- Payment gateway for all channels: physical, digital, and mobile (Tap2Phone)

- Support for multiple payment methods: Card, PayPal, Bizum, et

- Virtual POS and wallet with PCI certification

Single Back Office

- Unified back office for managing all transactions for physical, digital, and mobile payments

- Unified monitoring, reporting, and returns.

Single Provider with Local Acquiring Capability

- Single commercial, technological, project management, and service point

- Combination of local and global acquiring according to customer preference thanks to integration capability with different gateways and processors

Because when payments are no longer a problem, your business becomes much bigger.

Why Syntphony Payments

NTT DATA's Syntphony Payments has a global presence spanning over 30 international retail giants and operating in over 22 countries. Our platform manages more than 20 million bank and loyalty cards and facilitates more than 2.5 million daily transactions at 200,000 points of sale worldwide. Our solution comprehensively serves all payment channels, from traditional physical stores, e-commerce, mobile commerce to next-generation social commerce and self-service kiosks with personalized virtual POS for a convenient payment experience for the customer.

But what really sets us apart is our commitment to innovation and user experience. **Our modular approach ensures an intuitive and adaptable omnichannel platform**, which integrates seamlessly with existing systems and technologies, such as fingerprint and e-ID solutions, providing a sophisticated yet easy-to-use payment experience. Additionally, our focus on security, with PCI Certification for card data management and storage or secured HSM wallet and tokenization solutions. An environmentally responsible solution with fully auditable transactions.

Syntphony Payments offers a full suite of customizable solutions that empower businesses to address specific challenges and integrate seamlessly with customer systems, other Syntphony products or third-party solutions with real-time connections to all channels, enabling significant savings in time to market and operational efficiencies.

Syntphony Payments is not just a solution, it is a strategic partner for the success of your business today and tomorrow.

Modules of Syntphony Payments

Billing & Subscription

Designed to meet all your needs effortlessly:

Customer Registry and Onboarding

- Seamlessly onboard new users with our intuitive digital onboarding process.
- Ensure security with multi-step verification and secure data storage.
- Integrate smoothly with existing systems through Customer's Payment Gateway Integration.

Subscriptions

- Enjoy flexible plan management, allowing for easy creation, upgrades, and pausing of plans.
- Efficiently manage recurrent payments for both B2B and B2C business models.
- Offer pay-per-use and recurring options to cater to diverse customer needs.

Catalogue Management

- Simplify catalogue management with our user-friendly interface.
- Support subscription plans and one-off products effortlessly.
- Automate actions based on events, such as automatic plan cancellations as per business rules.

Invoice

- Experience real-time invoice creation for enhanced efficiency
- Automatically generate invoices from refunds, chargebacks, adjustments, and more.
- Seamlessly create XML for electronic invoices, ensuring compliance and convenience.

Core Payments

Experience streamlined operations providing a unified interface for all your payment needs.

Sepa & Swift Payments
Seamlessly manage credit and direct debit transfer, both Customer to Bank and Bank to Bank.

100% Compliance
Operate in accordance with regulatory standards, fully compliant with ISO20022 and prepared for future updates..

Credit & Debit Transfer
Management of the SCT and direct credit transfer.

Mandate management
Ensuring loading of standard registries from SWIFT, EBA, NEXI, and SIA

Electronic invoice

A powerful tool to connect customers, businesses and allies. It allows to collect data from any purchase offering a differential service with the minimum impact of deployment.

It captures any receipt regardless of POS source software nor payment method:

It allows to get precise data about purchases and customers habits thanks to Optical Character Recongnition (OCR) and AI systems integrated in the cloud platform. In combination with the rest of Syntphony Commerce modules, teekit offers integrated payment capacities, creating new purchasing experiences for users.

- A complete receipt system that can be integrated into corporate wallets with other solutions such as loyalty coupons or payment solutions

- An elegant and useful way of getting receipts for customers and a way for bussiness to complete the 360° profile of their customers

- Customers can manage their refunds to avoid the problems of physical receipts: breakages, stains, etc.

- Easy deployment because it doesn't requires software or hardware adaptation.

- Receipts will keep tidy and accesible from customer's smartphone APP where will be available anytime and anyplace for refunding, warranties or cost control.

- An additional channel for communication between sellers and customers

Payment Gateway

A complete payment solution with the minimum technology footprint and highest UX impact.

An online payment solution integrated with many international and local processors:

- A complete payment solution with the minimum technology footprint and highest UX impact.

- An online payment solution integrated with many international and local processors:

- A solution with different integration alternatives

- PCI certification for card data management and storage

- Wallet and Tokenization Solutions securized by HSMs

- Customized Virtual POS for a comfortable payment experience for the customer

- Administration and possibility of payment with different payment methods.

General Features:

- **Payment means**
  The Payment Methods Manager can configure several methods for each channel and store. It can activate and deactivate payment methods according to business needs.
  - Management of payment methods by channel and commerce
  - Customizable payment method user interface

- **Virtual POS:** A Customizable Paynless Forms for payment method selection and data capture.
  - Card payment without leaving business website
  - Customizable user interface

- **Wallet & Tokenization:** This module offers card storage capacity to implement agile and secure payment solutions that improves payment experience.
  - Secure card storage for mobile and applications. API for card storage also available.
  - Card activation
  - Card management
  - Favourite card system
  - Holders management
  - Token payments

- **Recurring payments:** This module offers card storage capacity to implement agile and secure payment solutions that improves payment experience.

- **Mobile payment:** A payment method via a simple QR. Customers scan a printed QR or a digital one from their favourite scan app installed in their smartphone. This QR launches the Paynless Gateway in the customer browser.

- **Payment by notification:** Payment Manager allows to generate a hyperlink, ready to send through several channels, that links to the payment gateway. Customer will be able to make the payment without complex integration processes.

- **Digital Payments:** Access a wide range of payment methods including credit/debit cards, PayPal, Apple/Google Pay, etc. Enjoy seamless end-to-end experiences with P2P, proximity, and QR code payments. Integrate effortlessly with cash barriers and POS systems.

- **Multi-acquiring Solutions:** Centralized integration and reconciliation supporting internal BNPL installment payments. Connect with over 100 global and local payment providers. Dynamically manage integration with various payment services suppliers.

- **Payment Orchestrator:** Manage the lifecycle of transactions, including SEPA and SWIFT Payments. Ensure compliance with ISO 20022 standards. Features include dynamic routing, automatic re-routing, and seamless integration with internal and external systems.

- **Reconciliation:** Streamline backend reconciliation processes, reducing manual errors and saving time. Enjoy automatic three-step reconciliation, real-time settlement, and access to data visualization and reports.

Private Credit

Build a private credit ecosystem with 100% management online with the possibility of acting as a private credit authoring center.

- Costumer: Creation and management of customers and centers.

- Cards: Creation, list and management of cards and card users. Authorizing center services for cards operations.

- Customers: Creation, list and management of cards and card users. Authorizing center services for cards operations.

- Prices: Creation and management of prices for products.

- Restriction management: Rules generation for cards and contracts.

General Features:

- **Customers:** The private credit module is focuses on the customer. To start operating is mandatory to create a customer because the contracts and cards are linked to them.
  - Customer creation
  - Customer management: Edition, deletion and access to cards, contracts and linked users
  - Customer search
  - Access to the contract list

- **Centers:** Centers are the entities where costs are allocated.
  - Center creation
  - Management, deletion and updating of centers
  - Listing of centers.

- **Cards:** Through the cards, users and customers can make consumptions in order to create the invoiceing at the end of the liquidation period.
  - Cards entry creation
  - Management, deletion and updating of centers
  - Listing of cards.

- **Users:** Users are the fleet of vehicles drivers.
  - User creation
  - Management, modification and deletion of users
  - Assignation of cards and contracts to users
  - Consulting the user list.

- **Consumption:** Checking, filtering, listing and exportation of the generated consumptions.
  - Filtering by customer, contract, card number, sale date, customer number, sale item, commerce, driver, card plate or km
  - Exportation to PDF, Excel and CSV
  - Receipt visualization
  - Amounts charged by commerces
  - Manual insertion of receipts
  - Sales statistics.

- **Invoices:** Checking, filtering, and listing the generated invoices.
  - Invoice creation
  - Invoice visualization
  - Invoice payment.

- **Prices:** Creation, management and assignation of prices to a product.
    - Prices creation
    - Prices visualization
    - Prices payment.

- **Settings:** Stablishment of values to all components of the private module in a centralized way. That values can be modified globally or by company.

- **Authorizing payment center:** Service that offers an authorizing center of private credit.
    - Balance redemption
    - Authorization of an excess balance on a card
    - Checking the balance of a card
    - Card PIN management
    - Checking the generated receipts by contract, customer, driver and card
    - Available balance reporting by customer.

- **Restriction management:** Generation of rules for cards and contracts.
    - Store rules creation: limited by store in a inclusive or exclusive way
    - Category / products rules creation: limited by category / product in a inclusive or exclusive way.

Terminal Solutions

Experience beyond mere payment transactions with Syntphony Payments' terminals. Offering a diverse range of value-added services on certified devices, our terminals redefine customer engagement. From unattended payment options in transportation and parking facilities to VIP privileges and dynamic rates linked to customer cards, Syntphony Payments terminals open up new channels of interaction.

Highlights value proposition:

- **Desktop payment solutions:** Integrating our independent payment solution with the management systems (cash, POS, ERP and CRM), avoid cash disbursements, allowing besides the optimal choice of the bank in each transaction, offering greater control of each operation.

- **Mobility payment solutions:** Maximum flexibility in card payment wherever the customer is located through compact terminals (e.g. home delivery) or mobile terminals integrated with their PDA solution (e.g. courier management and delivery charge).

- **Unattended payment terminals:** Maximum availability for sales with solutions of unattended payment with credit card (vending machines, parking lots, car wash, ...) with the benefits of the remote management, due to M2M solutions.

General Features:

- **Terminal types:** With advanced cloud capabilities, our terminals ensure an expanded customer experience in diverse scenarios
  - **Desktop Payments Solutions:** Integrate our independent payment solution seamlessly with your management systems, including cash, POS, ERP, and CRM. Eliminate cash disbursements while providing optimal bank choices for each transaction. Gain greater control over every operation, enhancing efficiency and customer satisfaction
  - **Mobility Payment Solutions:** Enjoy maximum flexibility in card payments, no matter where your customers are located. Whether through compact terminals for home delivery services or mobile terminals integrated with PDA solutions for courier management, Syntphony Payments ensures secure transactions on the go. Benefit from unattended payment solutions with remote management capabilities, thanks to our state-of-the-art M2M solutions.
  - **Attended and Unattended Terminals:** Maximize sales availability with our comprehensive range of attended and unattended payment solutions. From vending machines to parking lots, Syntphony Payments terminals guarantee seamless transactions and remote management capabilities via M2M solutions.

- **Terminal Features:**
  - **Card Present Payment:** Interact physically with payment
    - **Streamline Customer Interactions:** Syntphony Payments's terminal features redefine the payment experience, allowing customers to interact seamlessly with the payment device. With support for a variety of payment interfaces including magnetic stripe, EMV chip, and contactless options, our terminals cater to diverse customer preferences. Whether it's PCI compliance, EMV certification, or integration with local and international processors, Syntphony Payments ensures secure transactions with every interaction.
    - **Empower Business Operations:** From managing white/black lists to facilitating vending and private credit transactions, Syntphony Payments's terminals offer a comprehensive solution for businesses. With seamless integration with point-of-sale systems, our terminals enable businesses to streamline their operations and enhance customer experiences
    - **Attended and Unattended Terminals:** Maximize sales availability with our comprehensive range of attended and unattended payment solutions. From vending machines to parking lots, Syntphony Payments terminals guarantee seamless transactions and remote management capabilities via M2M solutions.
  - **POS Solutions:** POS and payment integrated in one single device:
    - Petrol Stations POS: Output and Indoor Payment Terminal
    - Multisector POS: Retail, Hotels, Restaurant, Transport
    - Smart Vending POS: Retail, Hotels, Restaurant, Transport

- **Interactive Channels with customers:** Integration with Syntphony ecosystem as a communication channel provides value-added solutions:
  - **Loyalty Module:** Contains attribution of benefits, redemption, pay with points, assignment and redemption coupons, real-time marketing and surveys
  - **Digital Payment Methods:** Contains QR Payments options with digital wallets, payment by notification and FacePay
- **TMS Remote Terminal Management System**
  - **Software Management**: contains attribution of benefits, redemption, pay with points, assignment and redemption of coupons, real-time marketing, surveys, remote teleloading and software versioning management.
  - **Logs Management**
  - **Terminal Monitoring with Alarm Management:** Monitor terminal activity in real time and receive alerts for issues such as inactivity, hardware status, communications status, and intentional misuse, allowing for proactive maintenance and troubleshooting.
  - **Digital Payment Methods:** Contains QR Payments options with digital wallets, payment by notification and FacePay.
  - **Electronic Invoice:** Manage and track teekit transactions seamlessly, ensuring accuracy and efficiency in your operations.
- **TMS**
  - **TMS:** Efficient and flexible payment processing, tailored to your business needs. Whether you need a single terminal to manage payments at multiple points of sale (POS), multiple terminals serving the same POS, or complex combinations of terminals and POS systems.

Value-added Services

General Features:

- **PFM & Data Analytics:** Enhance efficiency and reduce costs with secure web access to tailored information, saving time and resources for your company's needs. Syntphony Payments provides a comprehensive back-office dashboard and console, empowering you with inquiry, operation, and reporting capabilities to monitor the entire system effortlessly.

- **Discounts & Rewards:** Access exclusive discounts and rewards seamlessly enhancing customer satisfaction and loyalty

- **Corporate Services:** A whole range of services to streamline operations and improve efficiency. From system monitoring to legal document management, notification handling, and SMS and email sending management, our platform provides comprehensive solutions to meet the diverse needs of corporate clients. Additionally, our quota management feature enables seamless management of quota plans, while our web application development framework ensures flexibility and scalability. With integrations like ACI Worldwide Plugin and Cybersource Plugin, along with support for mobile apps for iOS and Android devices, we make it easy for businesses to offer their customers the best in payments.
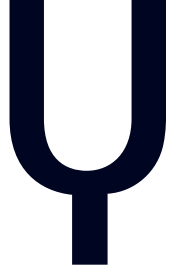
Wallet Services

Designed to revolutionize electronic money account management.

General Features:

- **Digital Wallet:** Seamlessly streamline the checkout process for customers while ensuring the security of sensitive financial information.
  - Create IBAN or PAN based accounts for enhanced flexibility
  - Operate in multicurrency or multi-account mode, catering to both retail and business needs
  - Benefit from flexible integration with market core banking solutions
  - Enjoy a range of discount & rewards services, including loyalty programs, vouchering, and cashback

- **Profile & Identity**
  - Manage end-to-end onboarding processes for retail and business customers effortlessly
  - Native integration with AML and KYC services ensures compliance and security

- **Loyalty:** Engage and retain customers with our loyalty program, rewarding them for their continued support and patronage

- **Vouchering:** Offer personalized vouchers and discounts to customers, enhancing their shopping experience and driving sales

- **Discount & Rewards:** Provide exclusive discounts and rewards to loyal customers, incentivizing repeat purchases and fostering brand loyalty

- **Cashback Campaigns:** Encourage spending and reward customers with cashback on their purchases, creating a win-win scenario for both parties

- **Crypto Exchange:** Seamlessly exchange between traditional currencies and cryptocurrencies within the Digital Wallet, empowering users with greater financial flexibility and choice.

Benefits of Syntphony Payments

Syntphony Payments, an integral part of NTT DATA's Syntphony ecosystem, brings a global, comprehensive and secure approach to payment solutions by combining cutting-edge technology with business strategy and putting consumers at the center:

Modular Platform

A comprehensive suite of seamlessly integrated modules, ready to meet current needs and future requirements.

Multi-entity / Multi-program Management

Effortlessly manage multiple entities and programs simultaneously, streamlining operations and boosting efficiency.

Centralized control

Manage all data from a single point, simplifying management and enhancing interoperability with a cloud architecture that facilitates deployments and on-site support.

Rapid Time to Market

Stay agile in incorporating new functionalities and business requirements, ensuring adaptability in a dynamic market environment.

Global capabilities

Incorporate country-specific requirements such as language and currency, catering to diverse markets with ease.

Flexibility and scalability

An extensible platform that allows seamless integration with third-party solutions, expanding the ecosystem with new modules and third-party integrations.

Customizable Solutions

Configure a wide range of specific functionalities through streamlined processes, with the flexibility to accommodate client requirements through personalized solutions.

Omnichannel integration

Seamlessly connect with multiple channels, whether proprietary or third-party, ensuring comprehensive customer engagement

Secure and auditable

PCI DSS compliant with tokenization capabilities, ensuring robust security and auditability.

Multitenancy

Deploy multiple instances on a single infrastructure, maximizing resource utilization and scalability.

End-to-End Modular approach

Cover the entire loyalty process with a modular approach, providing a holistic solution for client needs.

Customization for regional specifics

Tailor suites for each country with adaptations in language, legal compliance, and more, ensuring compliance with local regulations.

Real-Time processing

Interact seamlessly between systems and customers with real-time processing capabilities, enhancing customer experiences.

Efficient implementation

Rapid implementation processes ensure minimal downtime and swift deployment, maximizing operational efficiency.

Unified Platform

Enjoy the convenience of a single platform catering to multiple needs, eliminating the complexities of managing disparate systems.

Seamless integration

Easily integrate with other software solutions, enhancing the ecosystem's capabilities through third-party integration

Continuous R&D

Stay ahead of the curve with continuous research and development efforts, ensuring that the platform remains up-to-date with the latest advancements.

Cost reduction

Reduce operational costs and enhance cost-effectiveness with Syntphony Payments, offering on-premise, cloud, or SaaS deployment options.

Key features of Syntphony Payments

Payment Gateway

Syntphony Payments offers a comprehensive Payment Gateway, streamlining transactions and means of payment. With features such as returns management, financial reports, and multi-acquisition capabilities, businesses can manage transactions effortlessly across various channels. Whether it's terminals, Tap2phone, or digital channels, Syntphony Payments provides a versatile solution that adapts to diverse business needs. Additionally, features like ESCROW accounts for Marketplaces and integration with different payment providers ensure robust fraud and risk management, enhancing security and reliability.

Financial Hub

With Syntphony Payments' Financial Hub, businesses gain access to a centralized platform for financial operations. From validation of data against external entities to seamless integration with ERPs, Syntphony Payments ensures efficient invoice storage, full traceability of payments, and streamlined bank reconciliation. Moreover, features like third-party settlement and bank information management further enhance financial transparency and operational efficiency.

Innovative Application Framework

Syntphony Payments leverages a highly innovative application framework, designed with microservices architecture and cloud-native APIs. This framework enables seamless integration with existing systems and facilitates continuous evolution to address evolving market demands. With Syntphony Payments, businesses can stay ahead of the curve, leveraging cutting-edge technology to drive growth and innovation

Flexibility and Customization

Syntphony Payments' modular design ensures flexibility and customization, allowing businesses to tailor the solution to their unique requirements. Each service can be seamlessly integrated into existing systems, offering horizontal scalability and independent scaling. With Syntphony Payments, businesses can adapt and grow without constraints, leveraging technology to drive success and achieve their goals.

Use Cases
Syntphony
Payments

Customer Sales Experience:

Transform customer interactions with Syntphony Payments, enhancing the sales experience and driving customer satisfaction. By offering a variety of payment options and seamless checkout experiences, businesses can attract and retain customers while increasing conversion rates.

Loyalty / Gamification

Inject excitement into payments with gamification features offered by Syntphony Loyalty. Engage customers and incentivize transactions through gamified payment experiences, driving brand loyalty and increasing customer engagement.

Payments / Digital Wallet

Simplify payments with a digital wallet powered by Syntphony Payments. Enable customers to make secure and convenient transactions through dedicated portals, improving the payment process and improving the overall customer experience. Offer customers complete security and improve customer satisfaction while keeping sensitive financial information secure.

Promotions

Drive sales and customer engagement with promotional campaigns powered by Syntphony Payments. Offer discounts, coupons, and special offers to incentivize purchases and reward loyal customers, driving revenue growth and brand loyalty.

POS / ERP Retail / Self Service

Optimize retail operations with Syntphony Payments' POS and ERP integration capabilities. Streamline payment processes, track sales data, and enhance customer service with seamless integration across retail channels.

Payment by Subscription

Enable hassle-free subscription payments with Syntphony Payments. From customer sign-up to payment scheduling, Syntphony Payments automates the end-to-end subscription payment process, offering convenience and flexibility to both businesses and customers.

Data Analytics and Transaction Monitoring

Gain valuable insights into transactions and monitor payment activities with Syntphony Payments' robust data analytics and transaction monitoring capabilities. Empower financial accountants to make informed decisions and streamline operations with customizable dashboards and reporting tools.

Automated Reconciliation Process

Streamline reconciliation processes and eliminate manual errors with Syntphony Payments' automated reconciliation module. Match payments with transaction confirmations and account debits effortlessly, saving time and reducing operational costs.

Customer Onboarding (CRM)

Seamlessly onboard customers and enhance CRM processes with Syntphony Payments. From customer registration to account setup, Syntphony Payments simplifies the onboarding process, enabling businesses to deliver personalized experiences and drive customer engagement.

Customer Product Choice (Subscription)

Empower customers to choose the products and services that best suit their needs with Syntphony Payments' subscription management capabilities. Offer flexible subscription plans and customizable options, enhancing customer satisfaction and loyalty.

Payment End-to-End Process (Payment Gateway)

Optimize payment processes and streamline payment flows with Syntphony Payments' comprehensive payment gateway. From transaction management to fraud detection, Syntphony Payments offers end-to-end payment solutions to meet the evolving needs of businesses.

Invoice Creation (Billing)

Simplify billing processes and create professional invoices with Syntphony Payments' billing module. Generate invoices quickly and accurately, ensuring timely payments and improving cash flow management.

Electronic Invoice Transfer (SFTP)

Securely transfer invoices and financial documents with Syntphony Payments' SFTP integration. Streamline communication between businesses and partners, ensuring data security and compliance with regulatory requirements.

Payment Feedback (Customer Notification)

Keep customers informed and engaged throughout the payment process with Syntphony Payments' customer notification feature. Provide real-time updates on payment status and transaction confirmations, enhancing transparency and trust.

A payment solution adapted to each channel

- CANAL 01#. Physical Store
- CANAL 02#. Field worker. B2B y B2B resellers
- CANAL 03#. Call center
- CANAL 04#. Digital / Immersive / Online. Web / App / Social media / WhatsApp...

Payment Solutions for merchants:

- Hardware
  1. Point-of-Sale terminals
- Solutions
  1. Unattended Point of Sale
  2. Attended Point of Sale
  3. Mobile POS
  4. Scan&Go
  5. Mobile payment in shop
  6. Deferred payment

Payment Solutions for Field Workers:

1. Tap2phone
2. Pay by: SMS, email, whatsapp.
3. Pay by QR: Generate Qr on tablet for payment.

Payment Solutions for Call Centers:

1. IVR payment
2. Virtual PoS
3. Pay by a link to different payment means

Payment Solutions for Digital Channels:

1. Mutiple web or App payment options: card, bizum (mobile to mobile), Paypal, Alipay, Cryptocurrencies.
2. One-Click on web or App: Wallet + One-click payment
3. Immersive (Metaverse): Payment within Metaverse, Digital assets / NFTs, Marketplace in Metaverse.

A complete centralized solution

Payment Gateway

Centralization of transactions and means of payment

Features
- Returns management
- Financial reports
- Management of multiple commercial codes
- Multi-acquisition

Means
- Terminals
- Tap2phone
- Payments / Digital Channels

Other features
- Administration of payment methods (for digital channels)
- Virtual POS
- Wallet
- Recurring payment
- Payment by notification
- Fraud and risk management: based on integration with processors (3DS)
- CyberSource
- Integration with providers of different payment means (Crypto, etc.)

A solution that extends to your needs

ADD-ONS PAYMENTS
- Digital Ticket / Bill
- Point of Sale / Terminals
- Automation: Syntphony Intelligent Automation + Syntphony Intelligent Document Processing
- Conversational AI
- Data Analytics

ADD-ONS LOYALTY
- Coupon management
- Campaign communications
- Surveys
- Member get member
- Affiliate program
- Real time marketing
- Gamification
- Points program
- Loyalty cards
- Direct discounts

syntphony
Retail & CPG

NTT DATA

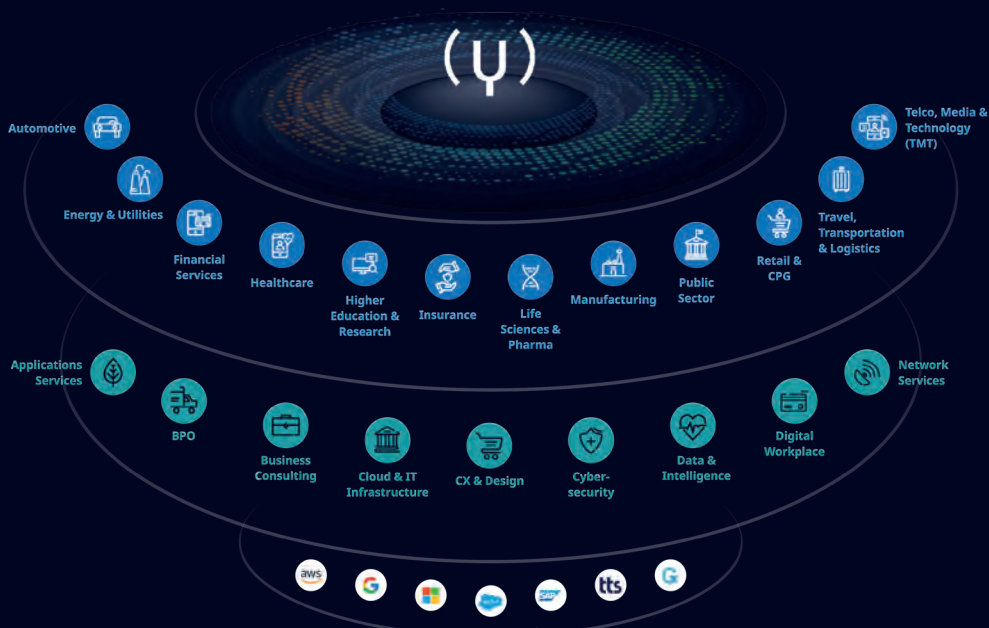# The heartbeat of the business. Listen to your heart.

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Syntphony is NTT DATA's technology-asset platform orchestrated for implementing and developing Asset Based Consulting strategy and driving business.

We generate business faster

Syntphony is the result of the combined work of NTT DATA's best and most diverse business and development talents, with a deep knowledge of each industry, consistently aligned in the creation of business technological products.

We multiply cost-effectiveness

We analyse our clients' use cases; we form the perfect orchestra to achieve their objectives and we add all the value of our consultancy with the best of our products to create unique and personalised solutions; solutions that sound like a symphony to our customers.

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Automotive

Telco, Media & Technology (TMT)

Energy & Utilities

Travel, Transportation & Logistics

Financial Services

Healthcare

Higher Education & Research

Insurance

Life Sciences & Pharma

Manufacturing

Public Sector

Retail & CPG

Applications Services

Network Services

BPO

Business Consulting

Cloud & IT Infrastructure

CX & Design

Cyber-security

Data & Intelligence

Digital Workplace

aws · G · Microsoft · · SAP · tts · G

See Syntphony Ecosystem

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